

JUNE 23, 1916

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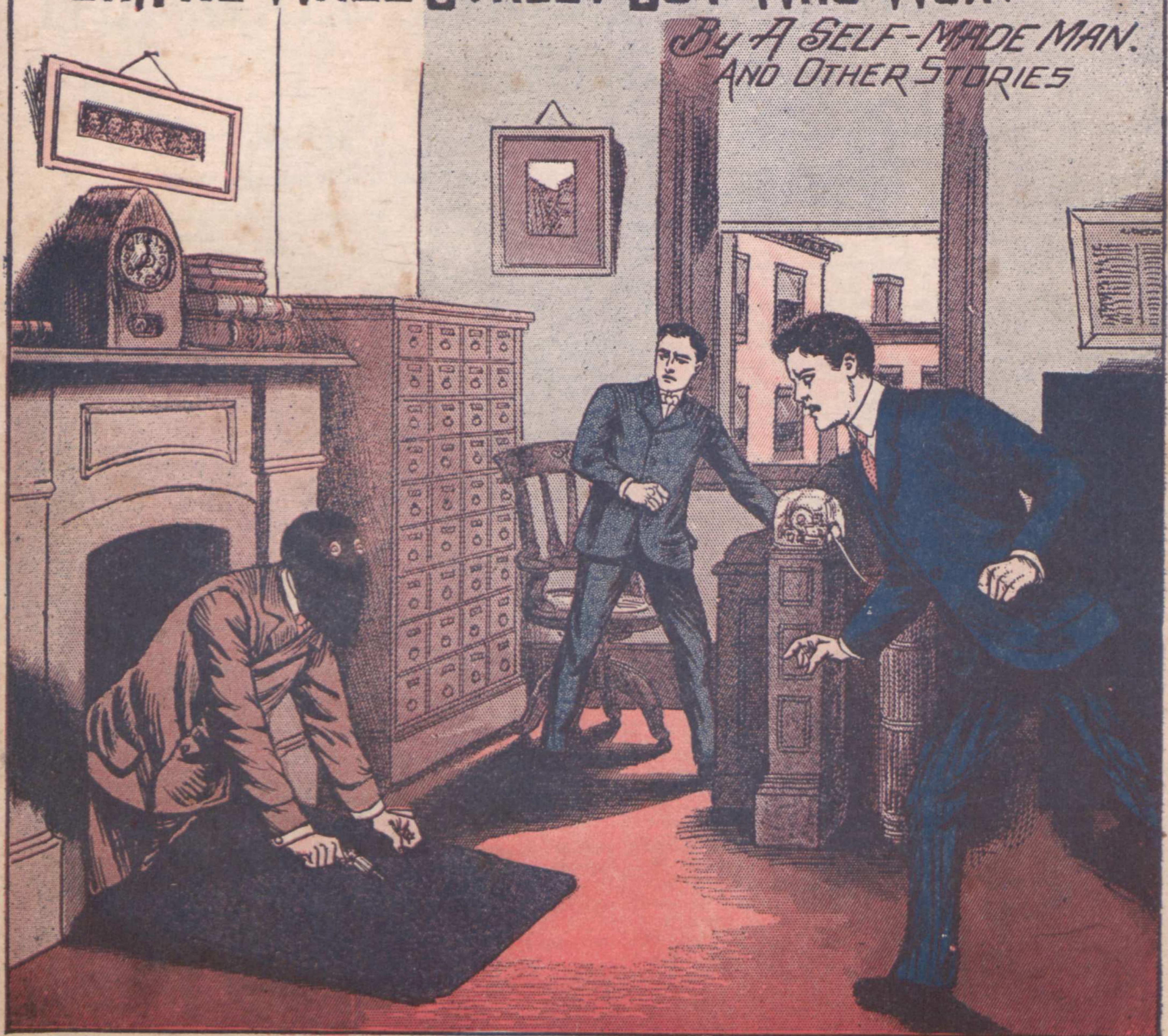
5 Cents.

FAAME ^{AND} FORTUNE WEEKLY.

STORIES OF
BOYS THAT MAKE MONEY.

A CORNER IN STOCK; OR, THE WALL STREET BOY WHO WON.

By A SELF-MADE MAN.
AND OTHER STORIES



A strange, scraping noise behind the grate screen attracted the attention of the boys. "What's that?" asked Sam, jumping up. Bertie started forward to investigate. Suddenly the screen fell forward with a crash, revealing a masked man, revolver in hand.

ЭНДИДОУНДИ

A GARDEN IN STOKE
ON TOWN, ENGLAND



FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY

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NEW YORK, JUNE 23, 1916.

Price 5 Cents.

A CORNER IN STOCK

OR

THE WALL STREET BOY WHO WON

BY A SELF-MADE MAN

CHAPTER I.

ED BERTIE AND HIS FRIEND SAM ROGERS.

LOST OR STOLEN—A japanned tin box, containing 5 per cent. gold bonds of the Louisville Southern Railway, of \$1,000 each, numbered 10,609, 10,610, 12,208, 12,209, 12,210, 15,001 to 15,010; also several promissory notes and two mortgages. Finder please notify Jordan, Black & Co., No. — Broadway, New York City.

Ed Bertie read the foregoing, printed in capital letters in a prominent part of the financial page of a morning daily, as he and his friend Sam Rogers were riding down-town in a subway car to business on the morning before the Fourth of July.

Bertie was a poor boy; that is, he had no prospects except what he made for himself.

He was employed as messenger by Richard Gilder, a stock broker, of No. — Wall Street, and Mr. Gilder had long since arrived at the conclusion that he was the best office boy he had ever had.

It was really a pleasure to look at the boy's bright, earnest face, and notice the alert expression that rested on his features.

He gave every indication of a boy who was bound to succeed in life.

His father and mother were dead, and he lived with his uncle and aunt, Mr. and Mrs. Peter Fenn, in a small detached, shabby-looking cottage in the Bronx.

The Fenns were mean, close, parsimonious people, so it may easily be supposed that Eddie did not live on the fat of the land.

Mrs. Fenn made no bones about taking the boy's eight dollars wages every Saturday, as regular as clock-work, and she doled out to him every morning twenty cents for carfare and a frugal lunch.

It seemed to Eddie as though the money stuck to her long, talon-like fingers as she grudgingly handed it to him at the very last moment before he left the house.

Mr. Fenn was in the real estate business in the Bronx, and he had a small office on Boston Road.

He was also an agent for a life and a fire insurance company.

He made enough money to live well, but such was neither his disposition nor his wife's.

It would probably have given them both an attack of heart failure if their living expenses had exceeded the stated sum per week that they were accustomed to expend.

He owned the cottage in which they lived, but he was too

stingy to improve its rusty look with even a single coat of cheap paint.

The neighbors regarded the dwelling as an eye-sore, and some of them wondered why Mr. Fenn did not keep it in better shape; but after all it was in perfect keeping with the owner's shabby garments and his wife's somewhat slatternly attire.

The only really presentable object about the place was Eddie.

He was always neat, clean, and well dressed.

One might well wonder how it was that the Fenns disbursed the price of a good suit for the boy, together with other necessary etceteras, when the master himself wore the same clothes he had bought ten years before.

The reason is that the lad simply had to be well dressed to hold his job in Wall Street, and they couldn't get away from that fact.

"How would you like to find that box, Sam?" said Eddie, pointing to the advertisement about the stolen japanned case. "It might mean a reward of \$100."

"I'd like to find it first-rate," replied Sam, after reading the notice; "but no such luck is likely to come my way. I sometimes think that I'm lucky to be alive, for my folks are not very prosperous. As a matter of fact, we're only living from hand to mouth, for rent and living expenses are dreadful high these times."

"One would think so to listen to the way my aunt groans over the housekeeping bills," replied Eddie.

"I don't see why she should, when Mr. Fenn has no rent to pay."

"That doesn't make any difference. A dollar looks as large to Mr. and Mrs. Fenn as a thirty-story office building does to a countryman new to the city."

Eddie might have said a ten-cent piece and he would have hit the nail on the head just the same.

"Your uncle must be saving money."

"I'll bet he is, for he takes precious good care to let as little as possible get away from him."

"I don't see how you manage to make him cough up the price of the good clothes you wear, or where you get your spending money from."

"I've got to have the clothes to work in Wall Street. I frighten my aunt into providing them whenever I think I need a new suit by telling her that if I didn't get the clothes she'd lose the eight dollars every Saturday."

"That brought her to time, did it?" laughed Sam.

"You bet it did. She's so prompt to greet me when I come home early on Saturday that I almost believe she watches for me with a telescope."

Sam laughed heartily at that remark.

"How much does she allow you for carfare and pocket-money?" he asked.

"Twenty cents a day, and it's like drawing a tooth to get it from her."

"Twenty cents! That leaves you only ten cents for your lunch. Why, I saw you pay a quarter yesterday for a plate of stew, a cup of coffee, and a hunk of home-made apple pie. Where did you get the extra money?"

"I often get a tip from a broker—usually a quarter. Sometimes I've made two dollars in a week that way."

"Of course you don't tell your aunt about this extra revenue?"

"I should say not. She wouldn't give me a moment's rest till I gave it up to her. For a long time she kicked about giving me the dime for lunch. She wanted me to carry my lunch down with me—a slice of stale bread, and a couple of consumptive-looking pieces of cheese. Then she tried to tempt me with a small slice of dried-apple pie. I wouldn't have it. I told her that people didn't bring their lunch to Wall Street, as a rule, and that it would make me look mean to do so. She didn't mind how mean it looked, so I had to tell her that Mr. Gilder might not stand for it, and that scared her. It would give her a fit to lose the eight dollars."

"If I was in your shoes I think I'd cut away from such people altogether. You make enough to support yourself, and I don't suppose that you're under any especial obligation to your relatives."

"Well, I don't like to light out, though I don't fare any too well. The fact is, I've lived so long with the Fenns that I'm accustomed to their penuriousness. By and bye, when I get another raise, I may make a change."

"When you do that I'll bet there will be weeping and wailing at the cottage," grinned Sam.

"I haven't the least doubt about it; but they'll be able to take comfort out of the fact that they won't have to buy me any more clothes in that case."

"Nor they won't have to feed you, either. I suppose you're a pretty healthy eater, like myself."

"My aunt doesn't pamper my appetite any. We seldom have a feast at the house. That only happens when Mrs. Fenn's cousin calls to see her. He's a well-to-do farmer up in Orange County, and as he's a bachelor, and doesn't care to get married, she's looking to come into what he's worth when he dies."

"Does he look as if he might die within a reasonable time?" chuckled Sam.

"No, he doesn't. He's as tough as a pine-knot, and likely to live for many years. He's a pretty good sort of man, and I rather like him."

"Well, if he likes you, too, he might leave you something in his will."

"I'm not looking for anything from him, or anyone else either. I'm able and willing to hoe my own row. One of these days I mean to be a stock broker."

"You'll have to get some capital together before you can branch out in that direction. It takes a stack of coin to make money in Wall Street."

"Oh, it doesn't take so much to make a start. For instance, if I had \$100 now I could easily double it inside of the next ten days."

"You could?"

Eddie nodded.

"How?" asked Sam, inquisitively.

"Oh, a broker who's friendly to me gave me a pointer yesterday on a certain stock. A pool of brokers is forming to boom it, and all a fellow has to do to make a haul is to get in on the ground floor with them, and sell out when he thinks it has gone up nearly as high as it's going."

"What's the name of the stock that's going to be boomed?"

"I promised not to say a word about the matter, and I've got to keep my word. I guess you haven't any coin to invest, anyway, so it wouldn't do you any good to know."

"I only wanted to know out of curiosity."

"Well, if you find that japanned tin box with the missing bonds and other documents, and collar a good reward, I'll see if I can't put you in the way of making a stake."

"Thanks. There is about as much chance of me finding that box as there is of my taking a trip to the moon. Come on—here's Wall Street."

The train rolled into the underground station, and the two boys hastened to make their way to the sidewalk, and their respective offices.

CHAPTER II.

ED EXPLAINS TO A FAIR YOUNG LADY THE MYSTERY OF MARGINAL SPECULATION.

Ed Bertie was usually the first to reach his office, and this morning was no exception to the rule.

There were a number of letters on the floor close to the corridor door that the carrier had left on his first round; also the Wall Street Daily Argus.

Eddie gathered them all up, put the letters on Mr. Gilder's desk, and, taking the Argus over to the chair where he sat when in the office, proceeded to look up the preceding day's record of the stock market, and to read all the important paragraphs about what was going on, or expected to materialize, in the Street.

The two junior clerks came in shortly, and right afterward Sadie Garwood, the stenographer.

"Good-morning, Sadie," said the messenger.

"Good morning, Eddie," she answered, with a smile, for she and Eddie were the very best of friends.

"You're looking as sweet as a pound of candy," continued the boy.

"Aren't you just too complimentary for anything," she replied.

"I was brought up to tell the truth if I broke a leg," chuckled Eddie.

"Well, I feel very much flattered, I am sure," she replied, with a coquettish glance.

"Did you meet your devoted admirer, Herbert Brinsley, this morning?" he asked.

"My admirer!"

"Sure. I never saw a man so gone on a girl before. He actually offered me a nickel tip yesterday noon in the corridor to bring you a bunch of violets he bought from a street vender expressly for you."

"Why, the idea!"

"I refused to deprive him of the nickel for fear he might run short of spending money, and I told him that you'd appreciate his present ever so much more if he gave it to you personally."

"Haven't you a cheek to tell him such a thing as that? You know I don't like him at all. I try my best to avoid him, but he's just too persistent for anything."

"Do you blame him when he thinks so much of you?"

"I don't want anything to do with him."

"Shall I tell him that?"

"Not as coming from me. I don't want to insult the man. But if you can make him understand in a roundabout way that his attentions are not agreeable to me, you will be doing me a favor."

"I'm always pleased to do you a favor, Sadie, so I'll see what I can do to relieve you of this dude. He does dress pretty swell for an ordinary clerk. Maybe he's an English lord in incognito. You don't know what you may be losing by giving him the shake."

"I'll take my chance of that," she replied, laughingly, as she turned away and walked into the counting-room.

Soon afterward Mr. Gilder came in and entered his private office.

After placing his hat on the top of his desk he sat down to look over his mail.

After he had gone through the letters and made some notes on the back of each, he rang for Eddie, and told him to send Sadie in to take dictation.

In the meantime he scribbled short replies to two of the letters himself, and, after enclosing them in envelopes, told Eddie to deliver them to the parties whose names he had written on the outside.

When Eddie got back there were several customers in the room.

Some were reading the marks on the indicator tape, others waiting their turn to see Mr. Gilder on business.

There was more or less conversation going on relating to affairs of the Street, and in this way Eddie managed to pick up much valuable information that proved of great advantage to him later on.

Among Mr. Gilder's customers were several cranks who brought him very little money, but were always anxious to use up some of his valuable time.

One was a woman who kept a boarding-house on one of the side streets of the Tenderloin, the others were men who had more gall than money.

Eddie had them all spotted, and sidetracked them by a

sorts of devices when they insisted on an interview with his employer.

He had to be careful in this, however, as sometimes they had real business with Mr. Gilder, and it was up to Eddie to find out whether it was worth the broker's while to see them.

If it wasn't, Mr. Gilder was always out to them.

The one he had the greatest trouble with was Mrs. Bunker, the boarding-house lady.

She was both foxy and persistent, and could stretch the truth further than anyone Eddie had ever met before.

He never liked to see her walk into the office, and consequently he was not overpleased when the door opened this morning soon after his return and admitted the skinny-looking madam.

On this occasion, however, she was accompanied by a very pretty girl, and that made a difference in his treatment of her.

He went to her and asked her what he could do for her.

"I want to see Mr. Gilder, if you please."

"Take a seat, and after these gentlemen have seen him I will take your name in."

"But I want to see him right away."

"It is the rule of the office that callers must take their turn, ma'am."

"That's well enough for the men, but remember I am a lady."

"Unless your business is of special importance, I cannot make an exception in your favor."

"My business is of special importance, and I am in a very great hurry."

Bertie had heard this from her often enough to make him wary.

"If you will let me know what your business is, I'll tell Mr. Gilder."

"Why, the idea! Just as if I would tell my business to an office boy. It is perfectly absurd!"

"But I am instructed to find out what visitors' business is. Mr. Gilder is a very busy man, and has no time to lose. He is due at the Exchange now, so I doubt if he will be able to see you, that is, unless you have a matter of particular importance to bring to his notice."

"I just told you that—"

"I know, ma'am; but you will facilitate matters greatly for yourself if you tell me the object of your call."

"I don't think you are very polite to me, young man," she said with some impatience. "Have you a pad so I can write a few words?"

"Certainly," replied Eddie, politely.

He got her a pad and a pencil.

She wrote something on the first sheet, tore it off, folded it carefully, and handed it to the boy.

"Take that in to Mr. Gilder."

"Yes, ma'am."

Eddie knocked at the door of the private room, and being told to come in, he entered.

"Mrs. Bunker is outside," he said. "She says her business is important, and told me to give you this."

The broker opened the paper and read the writing.

He pondered a moment, and then told Ed Bertie to admit her when her turn came.

The boy delivered the boss's answer to her.

"Must I wait till these four men have been in?" she asked in a tone of disgust.

"Yes, ma'am."

"I've a great mind to take my business to another broker."

Eddie had no doubt but that Mr. Gilder would be delighted to have her do so.

He said nothing, however, and went back to his chair.

At last Mrs. Bunker's turn came and he ushered her inside.

The pretty girl who came with Mrs. Bunker walked over to the ticker and looked at it with some curiosity.

Then she cast a shy glance at Eddie and looked as if she wanted to say something.

He went up to her and asked her if she knew how the machine worked.

"No; but I wish you would tell me," she replied, in a charming way.

Bertie bowed and proceeded to explain the ins and outs of the indicator.

"I've heard my aunt speak about it very often, and I was curious to see it."

"Is Mrs. Bunker your aunt, Miss Rice?"

"Yes. Will you tell me how you buy a stock on a margin? That's the way my aunt buys shares, but I never could quite understand how she does it."

"With pleasure," answered Eddie, quite taken with the charming girl. "This is the way it is done: Suppose you have received information which leads you to believe that stock now selling at \$100 a share will increase in value, and you decide to speculate in that stock. Your capital is, say, \$1,000, only enough to buy ten shares outright. Feeling sure that the stock will advance, you go to a broker, and he will buy 100 shares of that stock for your account, and carry the purchase upon your deposit of \$1,000. That will give him a margin of ten per cent. for his security. You will give him your money and a regular order for the purchase of the 100 shares, the market value of which is \$10,000. The broker will then go upon the floor of his exchange, and of a fellow broker who is selling, purchase these 100 shares, giving the other trader his check for \$10,000. The broker who figures as the seller in this transaction must make actual delivery of the certificates. Should he be selling for a customer who is going 'short' of the market—that is, one who, without really owning the shares, sells them in anticipation of a decline in price—he must borrow the certificates, or purchase them himself, to make actual delivery to the broker who is acting for you, see?"

Miss Rice thought she understood and nodded with a smile.

"These certificates your broker holds as his security for the \$9,000 he has advanced to complete your trade. Now you are only one of a large number of customers doing business with this broker. It would take an immense capital for any trader to be able to carry all his accounts with his own funds. If your broker's capital is all tied up in other deals at the time, he will go to his bank and, depositing the shares he has bought for your account, as collateral security, borrow on his note as large a percentage of their full market value as the banker will lend. The financial burden of this transaction is, in the main, carried by the banker. He holds as security for the loan made to your broker the 100 shares which the broker bought for your account. The bank charges him interest at the prevailing market rate on the amount of his loan, while he charges your account with interest on the \$9,000. The interest and the commission he charges you is the price you pay for the facilities afforded you for speculating to the extent of ten times your capital. Do you understand, Miss Rice?"

"I think I do," she answered sweetly.

"Now, suppose your 100 shares advance in value ten points, or \$10 per share? When they are quoted at 110 you order your broker to sell them, and he does so. The broker who buys the shares from your broker gives him his check for \$11,000. Then your broker goes to his bank, pays his indebtedness, gets the 100 shares back, and delivers them to the trader who bought them at 110. Your broker hands you his check for \$2,000 (being the amount of your deposit, plus the profit of \$1,000) minus the amounts charged against you for interest and commission. There you have the whole thing in a nutshell."

"But suppose the stock declined in value?" said Miss Rice. "Would lose all of the \$1,000?"

"If the stock declined several points, your broker would call on you to put up an additional margin to cover the slump in price. If you failed to respond, and the stock went down low enough to wipe out all of your original deposit except such portion as would be required to pay interest and commissions, your broker would sell your 100 shares on the market at the depreciated price, and with the proceeds pay his indebtedness to the bank, and satisfy his own commission charges. That would leave you out in the cold."

"Thank you ever so much for the explanation, Mr. ——"

"My name is Ed Bertie."

"I am indeed greatly obliged to you, Mr. Bertie, and thank you very much," said the fair girl, with a charming smile.

At that moment Mrs. Bunker came out of the private office, and, taking her niece by the arm, they both walked out of the office together.

CHAPTER III.

THE HAWK AND THE DOVE.

The next day being Fourth of July, a national holiday, Ed didn't have to go to work.

"What are you going to do with yourself to-day, nephew?" inquired Mr. Fenn at the breakfast table.

"I haven't decided yet, uncle Peter," replied Bertie, as

he sipped his rather weak coffee, the beverage not being up to the usual standard of strength on account of Mrs. Fenn's economical method of making the article.

"You might weed the garden, if you don't mind," suggested Mr. Fenn.

"I don't know as I'd care to work on a holiday, uncle," answered Eddie.

"It's better than to waste your time watchin' the boys fire off crackers, and sich tomfoolery."

"Fourth of July comes but once a year, uncle."

"I reckon that's once too often for sensible people," grunted Mr. Fenn.

"You didn't look at it that way when you was a boy, I'll bet."

"I ain't responsible for what I did when I was a boy, but I don't believe I made sich an all-fired fool of myself as the boys do nowadays."

"You had a good time, didn't you?"

"I suppose I did," admitted Mr. Fenn, rather reluctantly, as if the fact that he had enjoyed himself like other boys on the glorious Fourth was something to be ashamed of.

"You fired off crackers by the pack——"

"No, I didn't," interrupted his uncle, vigorously. "I wasn't no sich fool as to send my money all up in smoke at once. I fired 'em one at a time."

"One at a time! That's a good way to make them last."

"I shall want you to go to the store for me after breakfast, Edward," put in Mrs. Fenn at this point.

"I'll do it, Aunt Pen."

Her name was Penelope, but Eddie shortened it because he thought it sounded better that way.

"There is a list of things I want, and here is the money for 'em. I know jist what they cost, so the grocery clerk can't get the best of me."

She said this emphatically.

"Supposing some of the things have gone up in price?" said Eddie.

"There hain't no call of 'em to go up," snapped the lady.

"I thought the Trusts were always getting in their fine work on the necessaries of life," hazarded Eddie. "My friend Sam Rogers says things are higher every time he goes to the grocery store."

"Well, I hain't agoin' to pay no more'n is down on that paper, that's all there is to it," said Mrs. Fenn decidedly.

Eddie went to the store with the list in a little while, and fortunately the price had not advanced on anything that his aunt wanted, so there was no argument between him and the clerk.

Having executed his errand to his aunt's satisfaction, he went around to Sam Rogers's flat, several blocks distant, and spent the morning with him.

"Sorry we can't go off together somewhere this afternoon," said Sam, "but I've got to go to Jersey City on business for my father. I wish it was any other day he picked out to send me, but it can't be helped."

"I guess I'll take a ride over Pelham way after dinner," said Eddie. "I want to see how the country looks in that direction."

"That wouldn't be exciting enough for me," grinned Sam. "I might do that on a Sunday, but the Fourth—not for Joseph."

Eddie laughed, and shortly afterward he went home to dinner, which was in no wise different on the Fourth than any other day.

On the whole, Eddie preferred his fifteen-cent lunch downtown to the midday holiday meal served up by Mrs. Fenn.

After Eddie had finished his frugal dinner he put on his hat and left the cottage.

He caught a trolley car, and rode toward Pelham Manor.

When within a mile of that place he got off and walked over to a stretch of wooded land in that vicinity.

He had brought a paper-covered copy of a story which he had been reading by instalments for some little time, and his object was to seek a cool spot in the woods and spend the afternoon finishing the story.

After penetrating the leafy ten-acre plot, he spied a sheltered knoll about the middle of the wood, and walked over to it.

A big oak tree rose out of the center of it.

As he was about to seat himself at the foot of the gnarled old trunk his eyes picked out a better roosting place in the crotch of the tree about a dozen feet above the ground.

The light breeze rustling the branches, through which the sun's rays filtered in a subdued fashion, suggested that this elevated perch offered advantages superior to the ground,

so he climbed up there, and, with his back resting comfortably against the trunk, and his legs stretched out on the powerful limb which sprang out at a right angle, he opened his book and was soon deeply interested in the haps and mis-haps of the hero.

Bertie might have been thus engaged for the best part of an hour when he was aroused from the realm of fiction by the appearance on the knoll of two young men, one of whom carried a small oblong package done up in a newspaper.

One of the men he recognized as a Wall Street clerk employed by Broker Adams, whose office was across the corridor from Mr. Gilder's.

His name was Herbert Brinsley, and he was something of a dude.

He was the same person who, for some time back, had been pressing his attentions upon Sadie Garwood, Mr. Gilder's stenographer.

For that reason and others Eddie didn't like him, and it is quite probable the feeling was mutual.

He was an uncommonly good-looking fellow, with a shrewd look about him that seemed to indicate that he never went to sleep when it was necessary for his interests to remain wide-awake.

His companion on this occasion was a sprucely dressed young fellow not over twenty-one, who looked as if he belonged to one of the best families, and might have just got out of college.

It was he who carried the package under his arm, and his actions indicated nervousness and indecision.

"This will be as good a spot as any we could find to bury that box," said Herbert Brinsley, pointing to the roots of the big oak tree.

"I suppose so," replied his companion in a wavering tone.

"You suppose so? Why, of course it is. What's the matter with you, any way, Frank Jordan?" added Brinsley, sharply. "You seem to be afflicted with a bad state of funk ever since you got that box in your possession."

"I wish I hadn't taken it," replied the other, gloomily.

"Oh, you do, eh?" sneered Brinsley. "Well, your repentance comes too late."

"I don't know. I could put it back just as I took it."

"Then your father would understand right away that you are the thief."

"Why should he if I returned it without his knowledge?"

"Because the box has been missed and is advertised for."

"I know that; but——"

"Oh, rats with your buts! Why did you take it if you're so anxious all at once to return it without taking advantage of its possession?"

"Because you persuaded me to do so."

"I persuaded you? Well, I like that. I merely suggested to you how you could cancel the small debt you owe me."

"It's a pretty big debt, I think. It's over \$200."

"That oughtn't to be more than a flea-bite for a fellow like you, who has a rich father to fall back on."

"I only get a stated allowance of \$50 a month for pocket money, and I've spent my July portion already, or at least I used it to pay up sundry small debts that had accumulated, including \$25 to yourself, which you said you had to have. Then you insisted that I pay you the \$200 also, though I told you it was out of my power to do so. You threatened to call on my father and tell him that I had lost that sum to you playing cards. I told you that it wouldn't do you any good, but would do me a whole lot of harm. My father's favorite brother, my Uncle Hal, ruined himself gambling, and my father is intensely bitter on the subject. He has warned me several times never to risk a dollar that way. Well, I disobeyed him, and now I'm in a hole. I dare say I deserve all the trouble I've brought on myself, but I never thought I should do anything so low as to rob my father. If he found it out he'd never forgive me," concluded young Jordan with much emotion.

"There's no reason he should find it out. He doesn't suspect you so far, but he certainly would if you were such an idiot as to put the box back. As to robbing your father, that's all poppycock. You've only borrowed a portion of what will come to you some day in the course of natural events. Besides, now that the bonds are advertised for by numbers, it will be out of the question to successfully dispose of them. Therefore I told you that the proper thing to do is to bury the box here near your home for a time, until your father comes out with an offer of a substantial reward. Then we'll come here, dig up the box, and I'll communicate with your father, give him a cock-and-bull story of how I acci-

dentally saw a couple of hard-looking men bury the box, and, thinking the act a suspicious one, I waited till they went away, and then dug it up. How I kept it a few days, waiting to see if it would be advertised for, before turning it over to the police. That will satisfy him, because he will be glad to get the \$15,000 worth of bonds back, as well as the other documents that appear to be in the box. I expect he'll pay me at least \$500, and, after taking out the \$200 you owe me, I'll turn over the balance, \$300, to you. Then you'll be on easy street once more, with your financial horizon as clear as a bell. Why, I couldn't have suggested a more satisfactory scheme for you to raise the wind and settle your score with me at the same time. Instead of feeling sore against me, as you appear to be, you ought to feel infinitely obliged to me, for I am really doing you a friendly turn."

Brinsley spoke in a most persuasive and enticing way, with an air of injured friendship, and Frank Jordan appeared to be much impressed by his oily eloquence.

"Well, as long as my father will get his property back all right in a way that will not connect me with the matter, I am willing to let you manage the affair as you think best. You have had more experience in the world than I."

"Of course I have," replied Brinsley, glibly. "I am simply advising you for your own good. You're a clever young chap, and we've had a number of good times together seeing the elephant, so I regarded it as my duty to lift you out of your difficulties," he added, plausibly.

"It is friendly on your part to take an interest in me, though I wish you hadn't suggested that I take the box when I told you how easily I could gain access to it. However, I don't mind that so much now since the box is to be returned to my father in a roundabout way, and he won't suffer any particular loss through me."

"Of course he won't. Five hundred dollars is a mere bagatelle to him. He'll put it down to profit and loss, and then forget all about it. You'll be a substantial gainer in coin, your father won't hear of your gambling peccadilloes, and if you are disposed you can turn over a new leaf, and I'll help you do it."

Brinsley's seductive arguments prevailed, young Jordan produced a small garden trowel; the box, just as it was, was buried at the foot of the tree, and the human hawk and dove walked away together, arm in arm.

CHAPTER IV.

EDDIE RECOVERS AND RETURNS THE JAPANNED TIN BOX.

Eddie Bertie had, of course, been an unseen listener to the foregoing conversation, and an observer of the burial of the box.

To say that he was astonished at what he heard and saw would but mildly express his feelings.

Finding himself an unintentional eavesdropper of a suspicious interview, he remained as quiet as a mouse in his hole until the actors in the little drama which transpired below had walked away out of sight.

Then he began to consider the situation.

"I never did like Herbert Brinsley, and I now have less reason to do so than ever, for he seems to be something of a rascal at heart. He's got acquainted with this young Frank Jordan, who appears to be the only son of a rich man, and a chap easily influenced because of his lack of knowledge of the ways of the world. He's several years older than me, but, dear me, I couldn't be such a chump as he is. Why, he ought to be able to see that Brinsley is playing him for all he's worth. Herbert is cleverer in a disreputable way than I gave him credit for. He may be a dude in dress and manners, but there seem to be no flies on him. He got in with young Jordan somehow, and then laid himself out to skin him to the queen's taste. That box is evidently the one I saw advertised in yesterday morning's paper. It is certainly remarkable that I should get onto it in the way I've done. Clearly it is my duty to defeat Brinsley's little game by digging the box up and returning it to the owner, Mr. Jordan, of the firm of Jordan, Black & Co., Broadway. As Mr. Jordan lives somewhere in this neighborhood, there will be no need for me to take it to his office down-town. I ought easily find out from somebody around here where the Jordan house is situated, and then all I'll have to do will be to get an interview with the gentleman, if he's at home, and hand him over the box, explaining how I got possession of it. But that is bound to implicate both his son and Brinsley. I don't care

a picayune for the latter, and I consider he deserves whatever may come to him out of this affair, but I do feel sorry to be obliged to show young Jordan up to his father, for I can see that he's not a bad sort of fellow at heart. I don't see how I can avoid doing so. I will have to tell a straightforward story, or I'll throw myself open to suspicion in this matter, since it is rather an unusual thing for a box containing valuable securities to be buried in this way. Yes, I'll have to do my duty as my conscience points out. On the whole, it ought to result beneficially for Frank Jordan. If he received the proceeds of this rascally scheme of Brinsley's, he would no doubt spend it in company with his bad adviser, and in the end be ten times worse off than if he has to submit to a severe lecture from his father, who is his best friend, and will take measures to save him from the brink of ruin."

Eddie had noticed that Frank Jordan did not bury the box very deep, just about a foot beneath the surface, after having first carefully removed several sections of the grassy sod, which he afterwards replaced in such a way as to leave no indication that the soil had been touched at that spot.

The young messenger slid down from his perch, took out his stout penknife, and, after displacing the clods, proceeded to disinter the box.

He used both hands vigorously to dig out the loose dirt, and inside of a few minutes his fingers struck against the object he was in search of.

It did not take him long to uncover the box, still wrapped in its newspaper, and then getting a firm hold on the handle, he yanked it to the surface.

"I dare say Mr. Jordan will give me a \$10 bill for returning this to him," he said to himself. "Perhaps he may even give me more. However, \$10 is not to be sneezed at. I wish it might be \$100, or even \$50, for then I could buy ten or twenty shares of L. & S. stock that I've got the tip on. I'm sure I'd more than double my investment. I'm afraid no such luck will come my way. If it did, and Uncle Peter found out I had so much money, there'd be something doing at home, I'm thinking. As my natural guardian, he'd insist on taking charge of it for me till I became twenty-one. It will be a mighty cold day when I let Mr. Fenn take charge of any money I happen to accumulate, for I doubt if I'd ever get it again. He would be sure to cook up a bill of charges against me that would absorb all the funds."

Such were Bertie's thoughts as he walked through the wood toward the road with the japanned box under his arm.

On striking the highway along which the trolley ran he saw a man coming toward him who seemed to be a resident of the locality.

Just why Eddie thought this man lived in the neighborhood he couldn't have explained, as the party didn't carry a sign to that effect, but he thought so nevertheless.

"When they came together Eddie stopped him.

"Are you acquainted around here, sir?" he asked.

"Yes. I live a little way down the road. Why do you ask?" said the man, regarding him with some curiosity.

"Can you tell me where Mr. Jordan lives?"

"I can. Follow this road for about a mile and a half, when you will come to a cross road. Turn to your left, and the third big house, with a cupola on top, is Mr. Jordan's. It sets well back from the road, surrounded by a wide lawn. You can't miss it. In fact, his name is on a silver plate attached to one of the stone posts of the side entrance."

"Thank you, sir. I'll be able to find it all right."

Then Eddie walked on.

Fifteen minutes later he struck the cross road in question, and a ten-minute walk brought him to the gate of the third house.

It answered the description perfectly, and the name was plainly to be seen on the wide stone post.

The gate was a fairly heavy grilled iron one, but it was so nicely adjusted on its hinges that it swung open easily when Eddie turned the knob.

A gravel walk led up to the mansion, which was an imposing one, and followed the course of the driveway from the wide double gate to the left of the smaller one.

Two ladies, attired in light summer costume, were seated in rockers on the veranda, while a gentleman, smoking a cigar, stood in the open doorway talking to them.

Eddie's approach soon attracted notice.

He walked straight up to the porch, and, politely removing his hat, asked if Mr. Jordan was at home.

"That is my name," said the gentleman, whose age was probably eight-and-forty, coming forward.

"I should like to see you on business of importance, sir," said Eddie.

"Indeed," replied Mr. Jordan, casting a look at the package the young messenger had under his arm, and seemingly much taken with it. "Come inside."

The gentleman led the way to his library, a good-sized room on the ground floor.

The windows were open, permitting a view of the side lawn, which sloped to a white fence, and of the distant Sound.

It was a cool and airy place, and very agreeable to the boy after his warm and dusty tramp.

"Take that chair," said Mr. Jordan, pointing to a handsome leather-covered chair. "Now I am at your service."

"I suppose I ought to introduce myself first," began the young visitor. "My name is Eddie Bertie, and I am employed by Richard Gilder, stock broker, of No. — Wall Street."

Mr. Jordan nodded with an air of interest, and cast another glance at the package Eddie had placed upon his lap.

"In yesterday's paper you advertised the loss of a japanned tin box containing fifteen \$1,000 bonds of the Louisville Southern Railway, as well as other papers."

"Did you find the box?" asked the gentleman, bending eagerly forward.

"If this is your box, I did, sir," replied the boy, holding the package toward him.

Mr. Jordan took it, tore the paper from it, and revealed a japanned tin box with his name upon it in gold letters.

"This is undoubtedly my property," said Mr. Jordan, with a look of relief. "I suppose it has not been opened," he added.

"Not to my knowledge," answered Bertie.

"Pardon me a moment till I ascertain if the contents are intact."

The gentleman took a bunch of keys from his pocket, and selecting a particular one, unlocked the box, and took out the documents it contained.

He looked them over carefully and then returned them.

"Everything is all right," he said. "May I ask where you found this box?"

"I found it less than an hour ago in the woods near the trolley track, about two miles from here."

"You live in the neighborhood, then?"

"No, sir. I live on Blank Street, off Boston Road, quite a considerable distance from here."

His answer evidently surprised Mr. Jordan.

"Have you any objection to telling me how you came to be in the woods where you say you found the box?"

"No, sir. Having no particular place to go this afternoon and my chum having been sent by his father to Jersey City on an errand, I decided to ride this way on the trolley. I brought a book to read if I found a comfortable spot for that purpose. Seeing the wood, I got off the car and walked into it. I climbed a big oak tree, and while partly hidden among the branches, two persons, one of whom carried your box done up in its newspaper wrapping, halted under the tree. When they departed I got down from my perch, dug the box up, inquired the way here, and brought it to you."

Mr. Jordan eyed his visitor narrowly as he told his rather extraordinary story.

But for the fact that Eddie had introduced himself in a perfectly frank way, and his personal appearance was very prepossessing, the narrative would have struck the gentleman as being somewhat fishy.

"I am very much obliged to you for returning this box, young man," said Mr. Jordan. "I did not mention a reward in my advertisement, but it was nevertheless understood that the finder would be entitled to a substantial acknowledgment."

"Well, sir, I won't refuse any small sum you may offer me, but I hope you will believe me when I say I should have returned it just the same if I knew I was to get nothing."

Eddie's manner impressed Mr. Jordan with a sense of his sincerity, and if he had had any suspicions that the boy was acting for the real thief they vanished at once.

"I do believe you, my lad, and I will give you my check for the sum I had decided to pay upon the delivery of the box or its contents intact at my office."

He turned to his desk, took out his checkbook, filled in one of the checks for the sum of \$500, and handed it to Bertie.

"Five hundred dollars!" gasped the boy, with a look of bewilderment on his face. "Surely you can't mean to give me so much as that?"

Mr. Jordan smiled as he noted the boy's astonishment.

"It is worth every cent of that to me to recover that box," he said.

"Why, I didn't expect to get more than \$10, or \$50 at the most."

"Then I am glad that I have given you a pleasurable surprise. Now, could you describe the men who came into the wood, and particularly the one who buried the box?"

"I can do better than that, sir. I can tell you who they are."

"You know them, then?" asked Mr. Jordan in surprise.

"I know one of them. His name is Herbert Brinsley, and he is a clerk for William Adams, a stock broker, in the same building where I work on Wall Street."

"A stock broker's clerk! You surprise me. Who is the other?"

"The other I only know by name as he was addressed by Brinsley, and by his own acknowledgment of his identity. He is the one who, at Brinsley's suggestion, took the box from your house."

"He stole the box at Brinsley's suggestion, you say? I do not quite understand. I do not know this man Brinsley, nor can I surmise how he was aware I had such a box in my possession."

"The person who took the box knew you had it, and was so foolish as to tell the fact to Brinsley, who, I am bound to say, has proved himself a rascal. The young man owed Brinsley a gambling debt of \$200, and Brinsley threatened to communicate the fact to you—"

"To me?"

"Yes, sir, unless the debt was paid in full. Discovering that this box was accessible to his unwary debtor, he persuaded him to—"

"My heavens, boy!" cried Mr. Jordan, his face turning ghastly pale. "Don't tell me that the thief was—"

He stopped and the words stuck in his throat.

"I am sorry, sir, but the person who took the box, and whom I saw bury it under the oak tree in the wood, was your son, Frank Jordan."

"Gracious heavens!" cried the gentleman, half rising in his seat, and then suddenly collapsing like a reed bending under a storm. "My son! My boy Frank! He the thief! This is more than I can bear!"

His face sank on his arm, and his frame shook with emotion.

Eddie felt truly sorry for him.

CHAPTER V.

ED BUYS ONE HUNDRED SHARES OF L. & S.

After a few minutes Mr. Jordan pulled himself together and turned his tear-dimmed eyes on Eddie.

He saw the sympathy that shone in the boy's face and felt grateful to him for it.

"You are quite sure the young man is my son?" he said, with wistful eagerness, as if hoping against hope that there might, after all, be some mistake.

"I will tell you as near as I can remember all I saw and heard while in the tree," replied the young messenger, "and then you can judge for yourself."

Before Eddie had told half of his story, Mr. Jordan had no doubt but that his son was guilty of robbing his own father, but there was comfort in the way that Eddie represented his son as one who had been led astray by the wily tongue of his deceiving acquaintance, and especially in the fact that Frank Jordan had clearly wished to return the box that afternoon, but had been talked out of his purpose by Brinsley.

"I am sorry, Mr. Jordan, to be the bearer of such bad news to you," said Eddie, "but in justice to myself, for I felt that I had to substantiate my story, and because I knew that, for your son's sake, it was better you should know the truth, and thus give you the chance to rescue him from such a bad acquaintance, I have told you the exact truth."

"You did right, my lad, and I shall ever be grateful to you, and the interest you have shown in my son. I want you to remember that from this moment I am your warm friend, and shall try to take an interest in your future welfare. You know my business address. I shall be glad to have you call upon me at my office whenever the opportunity presents. And if I can be of service to you at any time, let me know, and you will find I won't fail you."

Eddie thanked him, and then said he guessed it was time for him to go home.

"You must stay and take tea with us, my lad," insisted the gentleman.

Eddie tried to excuse himself, but Mr. Jordan wouldn't hear of it.

After going into the washroom and relieving all traces of his recent emotion, the gentleman took Eddie out on the veranda and introduced him to his wife and his sister-in-law.

Eddie was a bright boy, as we have said before, and he made himself quite entertaining until the bell rang for tea.

At that moment Frank Jordan appeared on the scene, and his father, in a solemn way, introduced him to the visitor.

Shortly after tea Eddie took his leave, and received a pressing invitation to call again, much to Frank's surprise, who couldn't understand just why the young visitor, whom he had never met nor heard of before, should be made so much of, by his father particularly.

He understood better soon afterward when his father called him up to his room and had a lengthy and somewhat painful interview with him.

He found out that while Eddie had inadvertently discovered his crime, and had exposed him to his father, he had done so largely for the purpose of saving him from continuing in the course he was following, and had represented his conduct in its most lenient light.

When he came to realize what a dupe he had been of Brinsley's, he was truly grateful to the Wall Street messenger for saving him from any further contact with the rascal.

"I hope you don't expect me to get you any supper at this hour?" snapped Mrs. Fenn, when Eddie walked into the cottage at eight o'clock. "Cause if you do, you'll be disappointed. Your uncle and me don't keep a hotel."

"Certainly not, Aunt Pen. I've had my supper."

"Where did you have it? At your friend Rogers's house?"

"No. At Pelham Manor."

"Indeed," replied Mrs. Fenn, suspiciously. "Where did you git the money to patronize a restaurant?"

"I didn't eat at a restaurant."

"Where, then?"

"At the residence of Horace Jordan, a Broadway lawyer."

"It seems to me you have some pretty high-toned friends. Is he rich?"

"He seems to be. He lives in a very handsome house."

"Did he invite you down there to spend the afternoon? You didn't tell me nor your uncle where you was going."

"I can't say that he invited me to call on him, but I had a little business to transact with him, and while I was at his house he insisted on my remaining to tea."

"Oh, that was it," replied his aunt, apparently satisfied at last.

Next morning Eddie appeared at the office bright and early as usual.

The first thing he did was to look up the latest quotation of L. & S. stock.

He found that it had closed at 49 the day before the Fourth.

"I can buy 100 shares with my check," he said gleefully; "and I stand to win a thousand dollars. What would Aunt Pen say if she knew I had made that much money in the market in no time at all? I'd hate to have her get onto the fact. She'd have a fit if I refused to hand it over to her, which, of course, I wouldn't think of doing. I'd have to leave and take up my abode somewhere else. Not that that would worry me much, for I'd stand a better show of getting fat if I changed my boarding-house."

When Eddie went to lunch that day he passed Herbert Brinsley on the street.

The rascal looked as dudish as ever, and no one would have suspected what a rascal he was at heart.

Eddie felt uncommonly hungry somehow or other, probably because he had been unusually busy all morning, and he ordered a more expensive lay-out than he was accustomed to, feeling that he could afford it with that \$500 check in his pocket.

While he was in the midst of his repast, Sam Rogers came in and took the vacant chair beside him.

"Well, upon my word, Eddie, you're spreading yourself to-day. A thirty-five cent check. One would think you was a broker instead of merely a messenger."

"So long as I can afford it, what's the difference?"

"Have you been robbing the office safe, that you're so flush all at once?"

"Hardly," laughed Eddie. "Robbery isn't in my line. Besides, I never go near our safe. I have no business there."

"I s'pose you picked up a good tip this morning, then?"

"No. Guess again."

"I give it up."

"Well, you see, I found that japanned box with the bonds and other papers advertised in Wednesday's paper, and I got the reward," he grinned.

"You tell it well, old man," chuckled Sam, who didn't believe a word he said.

"Then you don't believe me?"

"Not on your life, I don't. I'm not such a jack as to let you jolly me that way. If you'd really found that box, I'll bet you wouldn't be working to-day."

"What would I be doing, then?"

"You'd be off blowing yourself to a swell time, just as I would be doing if I had found the box."

"So that's your opinion of me, is it?"

"Sure it is. Isn't it what any sane chap would do that struck a big slice of luck?"

"I can't answer for anybody but myself. Here, give me your check. It's my treat to-day."

"Suffering sixpence! You must have found a gold mine. I never knew you to be so liberal before. You haven't been investing in a bucket-shop, have you, and pulled out a few dollars winner?"

"I've got no use for bucket-shops, Sammy. I like to have & run for my money when I put it up, which I haven't done as yet, seeing that I didn't have any to speculate with. It's different now since I was so lucky as to find that tin box."

"I dare say," grinned Sam. "How much in cold cash would you take for the reward you got?"

"Five hundred dollars."

"You're modest. Why don't you make it a thousand?"

"Because the check only calls for \$500. Nobody would give \$1,000 for \$500."

"I should say not. So you got a check for \$500, did you?" chuckled Sam. "Have you cashed it yet?"

"No."

"Then you must have it about you yet."

"I have."

"Show up, then. Ocular demonstration is the best proof. Show up your \$500 check and I'll believe you."

"Won't you take my word?"

"Nope."

"Not when I'm standing treat?"

"Nope."

"You think I'm jollying you?"

"Yep."

"All right, you Doubting Thomas, there's the check. Feast your eyes on it."

"Suffering— Say, this isn't a real check, is it? Who'd give you \$500?"

"You've got eyes, haven't you? His signature is plain enough."

"Horace Jordan. Who is he?"

"The man who lost the tin box, of course."

"Go on; what are you giving me?"

"Don't you remember that the advertisement said—'Finder please notify Jordan, Black & Co., No. — Broadway?'"

"I don't remember."

"Oh, well, if you don't remember, of course I can't prove my case to your satisfaction."

"You can't stuff me with the idea that you found that tin box. How could you tell when and where it was lost?"

"I see there's no use trying to convince you, so we'll let the tin box rest."

"How came you to get that check? It looks like the real thing."

"I've tried to tell you, but you won't believe me, so we'll let the check rest, too. If you've done eating, we'll toddle along."

Eddie led the way to the cashier's desk, paid both checks with the air of a capitalist, and soon afterward parted from Sam at the corner of Broad and Wall.

He went direct to a little bank in Nassau Street, that made a specialty of doing business for small speculators in the stock market, and bought 100 shares of L. & S. at 49.

The bank accepted the check with his indorsement after he gave his business address, and Eddie became a trader in a small way for the first time in his life.

CHAPTER VI.

THE SCARE OF HIS LIFE.

"What makes you look so big and important this morning, Ed?" asked Sadie Garwood next morning when Bertie brought her some papers from Mr. Gilder.

"I didn't know that there was any change in my personal

A CORNER IN STOCK.

appearance," laughed Eddie. "What makes you think that I look big and important?"

"Your manner. You seem different to me this morning somehow, just as if you'd fallen heir to a fortune, or something of that kind."

"Is that so? I wish somebody would leave me a fortune. I'd be very much obliged to them."

"You're not the only one that feels that way."

"I'll bet I ain't. So I look important, do I? Maybe it's because I've just gone into a little speculation."

"Not a stock speculation, I hope."

"Yes, a stock speculation, Sadie."

"Well, I'm surprised at you."

"I like to surprise people occasionally."

"Don't you know you've done the most foolish thing a boy could do?"

"No, I don't. I've gone into this thing on a tip."

"Worse and worse."

"Is that so? You'll talk differently a few days from now when I show you the bunch of money I expect to win."

"I'm afraid expectations is all you'll get out of it."

"If I don't win it will be because a screw has worked loose, and that's something the smartest broker in the Street can't always provide against."

"I hope your confidence in this thing is not misplaced, but I have my doubts."

"You girls seem to have doubts about everything except the fellow you're soft on, and then, if you only knew it, you're taking bigger chances than if you went long on a rocky market."

"I like your nerve."

"I'm glad you like something connected with me, but I'd rather you liked my face," chuckled Ed.

"Oh, I like your face, too," smiled the stenographer.

"Thanks. I must bring you a bouquet for that. I think violets are your favorite flowers."

"You ridiculous boy! By the way, you haven't told me what stock you bought."

"I bought L. & S."

"At what price?"

"At 49."

"And you think it will go higher?"

"If I didn't, I wouldn't have bought it."

"Well, you have my sympathy," she laughed, turning to her machine.

This was a signal that she had no more time to waste on him, and so Bertie left her and went back to his chair in the reception-room.

He was sent out soon afterward.

When he got back the Exchange had opened its two-hour morning session, for this was Saturday, and he took a look at the tape to see if there was anything doing in L. & S.

There were several sales indicated at a fraction above 49, and slight as this advance was it looked encouraging to the boy.

When the Exchange finally closed at twelve, L. & S. was going at 49 $\frac{1}{2}$.

The market picked up some on Monday, and all the leading stocks advanced more or less, L. & S. going to 50 $\frac{1}{2}$.

"If I sold out now I could make a little over \$100," said Eddie to himself; "but, of course, I wouldn't think of doing such a thing, for Mr. Bailey told me that L. & S. was good for 65 at least, and I'm willing to take Mr. Bailey's word for it."

He showed Sadie the last quotation of the stock, and she congratulated him on the fact that it had gone up something at any rate.

He passed Brinsley in the corridor that day as the latter was coming from his lunch.

Brinsley had ceased to notice Bertie since the boy refused to accept his nickel and carry his small floral offering to Miss Garwood.

The young messenger wondered if Adams' clerk had yet discovered that the tin box had found its way back to the owner.

At any rate he must have surmised that there was a screw loose somewhere, for it was not likely that Frank Jordan had met him since the talk he had had with his father Fourth of July evening.

Brinsley gave no outward sign that anything worried him particularly, so Eddie had no way of surmising how he stood in the finale of the tin box matter.

After L. & S. had for four days slowly advanced to 56, the market took an unexpected slump, and Bertie's stock suffered a decline with the rest.

It went down to 53, and the boy lost his appetite for lunch that day.

However, he comforted himself with the reflection that he was still four points to the good when prices showed signs of recovery.

By Saturday it was up again to 56, and he carried the good news in to the stenographer.

"I did get something of a scare on Thursday when the whole market went off," he said to the girl. "I saw \$300 of my expected profits vanish inside of two hours. It doesn't give a fellow a very happy feeling to know that the Shorts are covering at his expense, and I have no doubt that a good many outsiders were frightened into selling at a loss in order to rescue a portion of their marginal deposits. However, I have confidence in my tip. I didn't make any attempt to sell, and now the price is back again at 56. I expect to see it go higher next week."

"You have nerve enough for a successful speculator, at any rate," said Sadie with a smile, "and I sincerely hope you will come out on top with your first venture, although I've heard Mr. Gilson say that it often was the worst thing in the world for a person's first speculation to succeed, as it was bound to keep him in the market, and in the end the chances are all in favor of his going broke."

On Monday morning a report appeared in all the financial papers, and in one or two of the big dailies, that drew attention to L. & S. and caused a sudden boom in the price of the stock.

It went from 56 to 60 inside of an hour, and by noon it was selling at 62, to Eddie's intense satisfaction, not to say excitement.

"It's beginning to look like business now," he chuckled to himself. "When it goes up three points more I'll begin to think about cashing in."

It went up five points more during the balance of the session, and the Exchange was in a turmoil over it.

So many orders came into Mr. Gilder's office to buy the stock, and the boy heard so many people speak of a much higher advance on the morrow, that Eddie concluded to hold on a while longer in anticipation of larger profits, although he could have realized over \$1,800 profits if he gave his order to sell at that moment.

A bird in the hand is worth two in the bush, as a rule, and that is where many speculators in Wall Street slip up because their eagerness to get the last dollar makes them hold on till an unexpected slump turns up and wipes out all of their paper profits.

Although Eddie had had two years' experience in the Street, and was tolerably familiar with the causes that strew the district with financial wrecks, nevertheless his general experience, as well as the extreme optimism of youth, caused him to overlook in his own person the danger lines beyond which he was treading in his desire to make the most of his present opportunity.

Fortunately in his case an accidental meeting with Mr. Bailey next morning at the door of the Exchange saved his bacon.

The syndicate, of which that broker was one of the representatives, had almost sold out its holdings, and the fate of L. & S. was even then trembling in the balance.

It only wanted the sudden unloading on the market of a big block of shares by some outside speculator to break the price of the stock already going at a figure considerably above its normal value.

Eddie had noticed with great glee that L. & S. had opened at 69, and kept right on up the scale.

When he touched Mr. Bailey on the arm it was selling at 72.

"I beg your pardon, Mr. Bailey," said the boy.

"Hello, Bertie! How's things?"

"Fine as silk."

"Glad to hear it. You certainly look happy."

"I feel so this morning, for L. & S. has gone above 70." Broker Bailey stared at him an instant, and then said:

"Did you buy some of L. & S. on the strength of the tip I gave you?"

"Yes, sir."

"And you haven't sold out?"

"No, sir. I—"

"Then give your order to sell at once. Don't lose a second. The price is liable to a slump at any moment. Chase yourself to your broker and get out from under as quick as you can."

Mr. Bailey's manner, even more than his words, impressed Eddie with a sense of impending disaster.

For the first time in his Wall Street career he forgot the errand he was bound on, and turning around made a bee-line for the little bank in Nassau Street as hard as he could run.

Had an ordinary man done that his action would have attracted immediate notice in the crowded thoroughfare, but rapid locomotion in Wall Street messenger boys was something to be expected at all times during business hours, consequently his spurt passed as a very ordinary episode.

He burst into the brokerage department of the bank like a small cyclone, and rushed up to the margin clerk's window.

"Sell my hundred shares of L. & S. at once," he palpititated.

The clerk regarded him with exasperating coolness.

"Where's your memorandum of purchase and your selling order?" he asked.

"There's my memorandum," quivered Bertie. "Please make out the order and I'll sign it."

The clerk did so and Eddie affixed his pothooks quicker than he had ever done before in his life.

"When will the stock be sold?" he asked, excitedly.

"Inside of ten minutes," replied the clerk, unhooking the receiver of his desk 'phone and connecting with the Exchange by private wire.

Eddie then recollected his errand and started off to complete it.

While he was waiting to get into the presence of the broker to whom he had been sent a sudden excitement around the office ticker told him that something unusual was in the wind.

He soon found out that L. & S. had gone to the wall and was dropping in price like a house afire.

His heart went into his mouth, for he couldn't tell whether his 100 shares had yet been sold or not.

He stood around like a monkey on a hot stove until the office boy told him to go into the private office.

All the way back to the office he kept asking himself whether he was safe or not, but of course he couldn't answer that momentous question.

"What's the matter, Bertie?" asked his employer when his messenger brought him the answer he carried. "You look as if you'd been up against something. Been dodging an auto, or cab, or what?"

"No, sir. I'm just excited about something."

"You look it," replied the broker, dismissing him.

He was more or less miserable until he went to lunch, when his anxiety impelled him to run around to the little bank and ask if his shares had been sold before the slump.

To his intense relief he found they had been disposed of at the top of the market—that is, 72 $\frac{1}{2}$; nevertheless, he had experienced the scare of his life.

Next day he got his statement and the accompanying check, which showed that he had cleared \$2,314 on the deal, and he showed both to Sadie with an air of triumph.

When he went out to lunch he visited the little bank and exchanged the check for a certificate of deposit for \$2,800 and the balance in cash.

Both were in his pocket when he went home that night.

CHAPTER VII.

NICK POLLOCK.

When Eddie reached the cottage that afternoon about five he found a visitor at the house.

This was Nick Pollock, an Orange County farmer, and Mrs. Fenn's first cousin.

He was a fairly wealthy man as prosperous farmers go, and being a bachelor Mrs. Fenn had great expectations that he would leave her something in his will.

That was very like counting your chickens before they're hatched, for there seemed to be no immediate prospect of Nick Pollock dying.

At any rate, he didn't look as if he was going to die for a long time yet.

Mrs. Fenn always welcomed him with open arms whenever he took it into his head to pay her a visit, though for days after he had gone home she groaned both outwardly and inwardly at the extra expense she had been put to to entertain him.

However, she and Mr. Fenn comforted themselves with the reflection that it was a paying investment.

Nick was a bluff, good-natured man of fifty years, and seemed to be fond in a way of his cousin.

He also thought a whole lot of Eddie.

"Hello," exclaimed Mr. Pollock, when the young messenger walked into the cottage. "You're lookin' well."

"Glad to see you around again, Mr. Pollock," replied Ed, shaking hands.

"Yes. I turn up every once in a while like a bad quarter," chuckled the farmer.

"Now, Nick, you mustn't compare yourself to such a thing," remonstrated Mrs. Fenn. "You know you're always welcome here."

"If I didn't think so, Penelope, I shouldn't come," replied Mr. Pollock. "How are you gettin' on in Wall Street, Ed?"

"Fine."

"Glad to hear it. How much are you earnin'?"

"Eight dollars a week."

"He ought to get more," said Mrs. Fenn. "It hardly pays his board, let alone his clothes, which is dreadfully expensive. Everybody has to dress like aristocrats in Wall Street, or he can't work there."

"Is that so, Ed?" asked the farmer. "I've noticed you always look real stylish, more so than your Uncle Peter."

"One has to look respectable, Mr. Pollock," answered Bertie. "The brokers make plenty of money and are a swell lot. They insist that their employees should make a decent appearance."

"I reckon you could look decent enough on one suit a year," said his aunt. "I consider it a waste of good money to have to buy two for you, not speakin' of shoes, and shirts, and ties, and other things too numerous to mention. By the way, you've got a brand-new tie on with some kind of a pin in it. Where did you git it?"

"I bought it."

"You bought it!" cried his aunt. "Did you find some money in the street? If you did it was your duty to bring it straight to me."

"You needn't worry about that tie as long as you didn't have to pay for it," replied the boy.

"I reckon you paid a sight more for that tie than I should. Boys are always extravagant when they buy things for themselves. How much did you give for it? Was the pin thrown in?"

"No, Aunt Pen, the pin was not thrown in. It cost me \$1.50, and the tie fifty cents."

"What!" gasped Mrs. Fenn, appalled at such an extravagant outlay. "You gave two dollars for them two?"

Eddie nodded serenely.

His aunt looked as if she was about to have a fit.

Then she straightened up suddenly.

"Where did you get that money?" she demanded, sharply.

"I made it in Wall Street."

"Maybe you're keepin' back some of your wages every week," she said, suspiciously. "You hain't no right to do that, considerin' the terrible expense I'm under keepin' you. If you're gettin' more'n. eight dollars a week now, I want to know it."

"No, auntie, eight dollars is what I'm getting."

"Then I insist on knowin' how you come by them two dollars."

"Oh, I get a tip once in a while from a broker for doing him a favor."

"You never told me that before," replied Mrs. Fenn, bridling up. "Have you been gettin' extra money like that right along?"

"I have, occasionally."

"Why didn't you hand it over to me?" she demanded.

"I need it for lunches and other things."

"Don't I give you ten cents every mornin' for your lunch?"

"Yes; but I can't get more than a bite for that."

"What more do you want at noon? You git a good breakfast and dinner."

"Growin' boys need victuals," interjected Mr. Pollock. "I don't blame him eatin' all he kin. I used to do it when I was a boy."

"He eats a powerful lot at home," said Mrs. Fenn. "I don't think he stands in need of much down town. It's a great waste of good money."

"We have to work pretty hard running about from one office to another. We can't help getting hungry in the middle of the day," said the boy.

"You eat all you want to, Ed," said the farmer, with a wink. "Don't mind what Penelope says. She doesn't mean a word of it."

Mr. Pollock's defence of Bertie shut Mrs. Fenn up, as she was afraid to say any more in his presence, but she was determined to have it out with her nephew as soon as the farmer went home, which would probably be next day, as he never stayed more than one night in New York.

Ed chuckled to himself as the conversation drifted into a different topic.

Pretty soon, Peter Fenn came home, and he appeared to be glad to see Mr. Pollock.

At least he said he was; but then some people have a habit of stretching the truth when it suits their purpose to do so.

Mrs. Fenn started to prepare dinner, while her husband inquired about crops and other farming matters.

Ed was sent to the butcher's to get a choice rump steak, to the Italian on the corner for some fruit, and to the baker's for an extra loaf of fresh bread.

Mrs. Fenn laid the table with extra care, putting napkins beside each plate, and getting out her choice plated cutlery, which she only used when Mr. Pollock visited them.

In Eddie's eyes the farmer was as welcome as the flowers in spring, for his appearance was always the occasion of a feast.

Now, however, that he was worth nearly \$3,000 he determined to feast as often as he felt like it.

He decided that the best way to reach that desirable point was to dine at a down-town or an up-town restaurant hereafter.

He didn't see how his aunt could object to that, as it was bound to make a saving in her household expenses.

Mr. Pollock announced at supper that, contrary to his usual custom, he expected to remain two days in York, as he called it, on this occasion.

After supper the farmer winked at Bertie and walked out into the bare little garden.

Ed followed to see what he wanted.

"I'd like to go to some show to-night," he said. "I didn't just like to mention it before your uncle and aunt. I s'pose you could p'int the way to one, couldn't you? I'd like to take you with me."

Ed said there was a good show at the Metropolis Theater that week.

"Then we'll go there. Don't say a word about it. We'll go out as if for a walk, and then you kin steer me down to the playhouse."

Accordingly they both got their hats soon after and started for a Third Avenue car.

Mrs. Fenn being engaged in the kitchen washing the dishes at the time didn't observe their departure, but later on she wondered where they had gone.

"For the land's sake! Where have you two been all evenin'?" she asked when she let them in at half-past eleven.

"We've been to the theayter, Penelope," replied Mr. Pollock, somewhat sheepishly.

Mrs. Fenn made no further remark, and the farmer went up-stairs with Ed, to occupy the spare cot in the boy's room which was kept there for his especial accommodation.

CHAPTER VIII.

EDDIE CUTS LOOSE FROM HIS AUNT AND UNCLE.

While Ed and Nick Pollock were enjoying the show, Mrs. Fenn had a serious conversation with her husband over the boy.

She told him that Eddie had just thrown away two whole dollars on a necktie with some kind of a gimcrack pin in it, and that when she questioned him about how he came to acquire it, the boy had admitted that he often received tips of money from the brokers.

"It stands to reason, then, Peter, that them two dollars ain't all the money he's got in his clothes," said Mrs. Fenn.

Mr. Fenn thought it was likely that he had some more.

"And to think he never told me nor I never suspected, that he was gittin' extra money," snapped the lady. "I don't like sich closeness in a boy."

"Neither do I," replied her husband.

"To-night, after he's gone to bed, you'd better go to his room and examine his clothes. He hain't got no right to keep any money from me when I'm payin' all of his expenses. If you find any money, bring it to me and I'll take keer of it."

There wasn't any doubt but she'd take care of it if she got her fingers on it.

Accordingly, about midnight, after Eddie and Nick Pollock had retired and were in the land of dreams, Mr. Fenn went to the room and got busy with Bertie's everyday garments.

As Peter Fenn had a talent for getting his hands into other people's pockets, at least in a figurative sense, he found no difficulty in getting them in a literal way into the young messenger's clothes.

He soon fished out \$12 and the certificate of deposit, and finding nothing else of value retired with his booty to his chamber, where his wife eagerly awaited his coming.

"Well, what did you git?" she asked, impatiently.

"Twelve dollars and this paper."

"Twelve dollars!" exclaimed Mrs. Fenn, astonished at the sum. "Why, the boy was made of money. Give them bills to me, Peter."

Her husband obediently passed them over and then started to examine the certificate by the light of the lamp, for the Fenns did not indulge in such extravagance as gas.

As the lady was stowing the bills away in her purse with great satisfaction an exclamation from her husband attracted her notice.

"What's the matter?" she asked.

"Why this here paper is a certificate of deposit for \$2,800."

"You'd better take it right back and put it into his pocket," said his wife. "It belongs to his office, I s'pose."

"No, it doesn't. It's somethin' I can't understand. It reads that the Bank of Nassau Street has received on deposit from Edward Bertie the sum of \$2,800. Now, whose money kin that be, and why should it be deposited in his name?"

"Well, it hain't his money, you know that. Where would he git \$2,800 to deposit for himself? That is unless he stole it, and he hain't that kind of boy. You jest take it back and put it where you got it. He might git into trouble and lose his job in Wall Street if that paper was missin'. He must have been savin' up his tips to have so much as \$12 all at one time. I reckon I kin make better use of it than he kin, judgin' from the way he wasted two whole dollars on that tie and thingumbob."

Mr. Fenn rather reluctantly returned the certificate of deposit to Eddie's jacket.

He would have given something to have learned how it came to be made in the boy's name.

He didn't believe that Wall Street men made deposits in their office boy's name.

At the same time, it was absurd to think that the money really belonged to Ed himself.

Mr. Fenn hated mysteries, and this was one that strongly appealed to his curiosity.

He stood for several minutes with the packet in his hand trying to figure the matter out in his mind.

He didn't make any noise, but whether it was that his mere presence in the room aroused the boy or not, certain it is that Bertie awoke of a sudden and saw him standing there like a ghostly shadow.

Finally Mr. Fenn gave the problem up and left the room.

A streak of moonlight coming through the window lit up his figure for an instant and Ed recognized him.

"My gracious!" exclaimed the boy, as his uncle softly closed the door after him. "I believe he's been going through my clothes. Supposing he's taken that certificate and the \$12? This is fierce! What a fool I was not to hide them."

He sprang out of bed and looked in his jacket pocket with some trepidation.

Then he heaved a sigh of relief—the certificate was there.

He decided to put it under his pillow for the rest of the night.

Then he looked in his trousers for the \$12.

As he expected, the money was gone.

"Well, I'm \$12 out. It is clear Aunt Pen suspected that I had some spare money stowed away in my clothes, and she sent Uncle Peter up to my room to annex it. If she really needed that money, I wouldn't say a word, though I don't fancy having it taken away from me in such an underhand manner. But she doesn't need it. She and Uncle Peter are well fixed but they're too mean and stingy to get the good out of what they possess. Anyone to judge by the looks of this cottage and the clothes they wear would think they were living from hand to mouth and never suspect they have fat accounts in the savings bank. Aunt Pen has captured my \$12, but it's the last money she'll get from me. I've been

wanting a good excuse to get away from here, and now I've got it. I'll look up another boarding place to-morrow, and Aunt Pen will wake up to discover that she has been a trifle too smart this time. I'll bet she'll miss those \$8 every Saturday, but I won't miss the skinny table she sets."

Having decided on his course of action, he got into bed again and was soon asleep.

After breakfast, when he put on his hat to go down-town, and when his aunt offered him the usual twenty cents, he said, rather bluntly:

"Uncle Peter came up to my room last night and took \$12 out of my pocket. I should like to have it back."

"You had no right to keep \$12 away from me to spend on foolish things," replied Mrs. Fenn, sharply.

"I had a perfect right to keep that \$12, or twice \$12, if I wanted to," answered Bertie resolutely. "I have been handing you over every cent of my wages regularly since I went to work two years ago. That money had nothing to do with my wages. I made that on the outside, consequently I have a right to spend it on myself if I choose do so."

"You have no right to spend any of your money yourself," snapped his aunt. "Every dollar that you get should come to me. I feed you, and clothe you, and provide you with all you require. So hereafter I want you to turn in all your tips as soon as you get them. Understand?"

"Are you going to return me that \$12?"

"No, I am not."

"All right," replied Eddie. "I don't think you will gain anything by keeping it," and he started for the door.

"Here's your twenty cents," said Mrs. Fenn.

"I don't want it. I can borrow all I need till Saturday."

"You shan't borrow a cent on your wages," almost shrieked his aunt.

Eddie paid no attention to her remark but walked out of the cottage.

At the station he borrowed a nickel from Sam Rogers to pay his way down-town.

"What's the matter? Didn't your aunt come up this morning?" asked his friend.

"I wouldn't take it from her."

"Why not?" said the other in some surprise.

"Because she got hold of \$12 of my money and wouldn't give it up."

"Twelve dollars!" exclaimed Sam. "Did you have \$12 saved up?"

"I had \$12 in my vest that I intended to spend on myself. My aunt noticed this new tie and pin that I bought, and wanted to know how I got it. When I told her it almost gave her a fit. She must have come to the conclusion that I had more cash about me, for Uncle Peter came to my room last night while I was asleep and took possession of the \$12."

"call that a low-down trick," said Sam.

"I think so myself. However, it is the last straw with me. I'm going to move somewhere else. Aunt Pen has had the last money she's going to get from me. She's welcome to keep the \$12. It will pay her this week's board."

"Where are you going to move to?"

"Don't know yet. I'm going to look a place up this afternoon."

"Your aunt will put up a big kick when she finds you're going to quit her."

"That won't worry me any. I've made up my mind to leave, and that settles it."

That afternoon, Eddie found a boarding place in the same block that Sam lived.

He returned to the cottage, went to his room, quietly packed up his trunk and then went for an expressman.

His aunt, being busily engaged getting dinner, didn't notice what was going on.

He took the expressman to his room and pointed out his trunk.

The man put it on his shoulders, carried it down-stairs and out to his wagon.

The boy gave him the address at which to deliver it, paid him and he drove off.

At that moment Nick Pollock came in and Eddie told him that he had made up his mind to leave his aunt's home and take lodgings elsewhere.

The farmer was very much surprised, and wanted to know what was the trouble, but the young messenger wouldn't tell him.

While they were talking, Mrs. Fenn came out of the

kitchen to get something, and then Eddie told her frankly that he was going to leave her.

Of course there was a scene.

"You have no right to leave and cheat me out of your eight dollars a week," shrieked Mrs. Fenn, almost frantic at the idea of losing her steady income. "I bought you a new suit only six months ago, and it cost me \$15. And you have had other things since. You sha'n't take your trunk away."

"It happens that my trunk has already departed," replied Eddie. "I've got a boarding-house and I'm going there right away."

His aunt was speechless with consternation and wrath.

"I'm going to send you \$50, Aunt Pen, to repay you for all you've laid out on me this year. I think that's fair enough. The \$12 you got away from me last night will more than pay this week's board. Then we'll be square."

"Where would you get \$50?" she snapped.

"From the same quarter that I got the \$12."

"Do you mean to say that you had more money about you than that \$12?" gasped his aunt in utter astonishment.

"I haven't got it about me. It's deposited down-town in a bank."

"You hain't no right to deposit your money in a bank. Mr. Fenn is your guardian, and it's his business to look after your money."

"Uncle Peter is not my legal guardian, and has no right to touch a dollar of my money. I can look after it myself without any assistance, and I'm going to do it."

At this point Mr. Fenn came into the house, and was made acquainted with the condition of things by his angry spouse.

When he heard that Eddie had said he had money deposited in a bank down-town he immediately thought of the certificate of deposit for \$2,800.

He wanted an explanation about it.

Bertie declined to make any explanation.

During the entire controversy Nick Polluck sat a silent and surprised listener.

He was a pretty shrewd man, and enough came out during the argument to convince him that the boy was acting well within his rights.

Finally, Eddie put on his hat, and, after saying good-by to all, left the cottage for good.

CHAPTER IX.

EDDIE MAKES ANOTHER LUCKY DEAL.

Ed found that his new quarters were much better than his old ones, and the table was as much superior almost as light is to darkness.

Therefore he was much pleased with the change he had made.

He was also glad that he was so near Sam's home, for he was now able to run over and see him any time, and Sam could return the compliment.

That morning, Mrs. Fenn, with dogged resolution in her face, took a car down for Wall Street.

Ed was out on an errand when she marched into Mr. Gilder's office.

Being admitted to the broker's sanctum, she introduced herself as Eddie's aunt.

Then she wanted to know if eight dollars was all the boy had been receiving for his services for some time back.

Mr. Gilder, rather surprised by the question, assured her that that was the sum he was paying him.

"I expect to raise him a couple of dollars on the first of the year," continued the trader, "as he is an unusually smart messenger."

"Well, then, I hope you won't do no sich fool thing," snorted Mrs. Fenn.

Of course such a remark amazed Mr. Gilder.

"What's the trouble between you and Eddie?" he asked.

"He ain't treated me no ways right. Last night he took his trunk and left me for no reason at all."

"Left you! How long has he been living with you?"

"Ever since a month before he came to work down here. I've fed him, and clothed him, and provided him with twenty cents every day except Sundays and holidays for his carfare and lunch, and now he quits me in the most ungrateful manner. He's been a great expense to me, and all I've got in return has been his wages."

"That's about all you could expect from him, isn't it, madam?"

"No, sir. He gets tips from brokers, and he ought to turn them in to me, too."

Mr. Gilder smiled.

"Don't you think he ought to have that little income, which is but small at the best, for pocket money?"

"He don't need no pocket money," snapped Mrs. Fenn.

"I must disagree with you on that point, madam. I think a boy ought to have a little spending money."

"Well, he don't need no \$12 spendin' money."

"He must have been very saving to accumulate that much," replied the broker.

"He says he's got more'n that."

"Has he?"

"He spent two whole dollars on a tie with a gimcrack pin stuck into it. Sich extravagance I never heard tell on before."

"As long as he bought it with his own money, I don't see any objection to his owning it."

"I could have bought jist as good for a quarter. At any rate, it would do jist as much good. I don't like a boy to play the dood."

Mr. Gilder smiled.

He sized Mrs. Fenn up pretty correctly, and was not particularly surprised now that his messenger had elected to leave her, as he had a perfect right to do.

"Do brokers like yourself usually deposit big amounts of money in the bank in the names of their office boys?" she asked, suddenly branching off.

This question was another surprise for Mr. Gilder.

"Not to my knowledge, madam. Why do you ask?"

"You hain't deposited \$2,800 in the Bank of Nassau Street in my nephew's name, have you?"

"No, madam."

"Do you know anythin' about sich a deposit?"

"I do not."

"Well, Mr. Fenn found sich a paper in my nephew's pocket last night."

"He did?"

"He did," nodded the lady vigorously. "We'd like to know what it means."

"As I am entirely ignorant of the matter, I cannot enlighten you. I will ask him about it when he comes back."

"I hope you will. If he's found \$2,800 in the street somewhere, and put it in a bank, I apprehend that his uncle should take charge of it for him. Mr. Fenn is his guardian, and as sich is responsible for all that belongs to him."

"Was your husband legally appointed by the court, madam?"

"That hain't necessary, that I knows on. I'm his mother's sister, and only livin' relative. That makes me and Mr. Fenn his natural guardians, don't it?"

"It doesn't establish the right of either you or your husband to take legal possession of any property the boy may have. A child's mother and father only are his natural guardians. As the case stands, Eddie can legally deposit money in any savings bank to his own account, and draw upon it just the same as if he was of age."

This was not pleasant intelligence for Mrs. Fenn, and she looked disgusted.

"Then if he found \$2,800, and put it in a bank, we couldn't touch it?" she said.

"You could not, madam."

"And he could draw that money out himself and spend it in any tomfool way he wanted, could he?"

"There is no law to prevent him from doing so."

"Then there ought to be a law, and the quicker it's made the better it will be," snorted Mrs. Fenn, rising from the chair and, with a bow, making for the door.

She hadn't been gone more than five minutes when Eddie came in with an envelope, which he handed to Mr. Gilder.

"Sit down a minute," said the broker. "I've just had a visit from your aunt, Mrs. Fenn."

"Yes?" replied the boy, rather surprised.

"She came down to complain about your leaving her for another boarding place."

"I left last night," answered Ed. "I've lived on short commons long enough and concluded that a change would be for my benefit."

"Well, Ed, it is nothing to me where you live. What I want to speak to you about is this: Have you deposited \$2,800 on a certificate in the Bank of Nassau Street?"

"Yes, sir. Did my aunt tell you that?"

"She did. She thinks you must have found the money in the street."

"No, sir, I did not. I'll tell you how I came by it."

Eddie then related to his employer his Fourth of July afternoon adventure, suppressing the names of Brinsley and Frank Jordan, which resulted in his recovering and returning to the owner the box of bonds advertised for.

"Mr. Jordan handed me his check for \$500 in acknowledgement of the service. I took that check and invested it next day in 100 shares of L. & S. at 49."

"You did!" exclaimed Mr. Gilder, in surprise. "How came you to do that?"

"I got a tip from a certain broker that the stock was sure to go to 65 at any rate within ten days."

"And you held on till it reached 65, eh?"

"I did better than that. I sold at 72%, and cleared \$2,314 on the deal. I have now a certificate of deposit from the Bank of Nassau Street for \$2,800."

"You are a very fortunate boy. You had better draw your money and deposit it in a savings bank, where it will draw interest. Your aunt seems very anxious to take charge of that money herself," he added, with a covert smile; "but I guess you wouldn't consent to such an arrangement."

"No, sir, I would not," replied Ed, promptly.

Mr. Gilder then dismissed him.

Ed Bertie kept his word with his aunt and carried her \$50 to make good the cash she claimed to have laid out on him during the past six months.

She accepted it as a matter of course and wanted him to return to the cottage, agreeing to be contented with the \$8 a week she had hitherto been receiving from him.

Ed, however, declined to change back to the old regime at any price, and his aunt realized she had made a big mistake in taking possession of that \$12.

About a month after Ed had established himself at his new boarding house he accidentally overheard two brokers one day talking about a deal that was forming in D. & W. stock.

He had no particular knowledge about the stock, but he knew that the brokers were two of the most solid men of the Street, whose opinions in market matters were of undoubted value.

When he got back to his office he looked up D. & W. and saw that it was going at 65, which he subsequently ascertained was a low price for the stock.

In fact, by comparing back records, he saw that it had not sold so low in three years.

"This looks like a safe stock to get into," he mused next day, after he had ascertained all the particulars he could pick up. "I don't believe D. & W. will go any lower, anyway, and according to what those two brokers said, it seems slated for an early rise of fifteen or twenty points. I think I'll drop in and see Mr. Bailey. Maybe he knows something about the stock. At any rate, I'll give him the tip just as I got it, and perhaps he'll see his way to make something out of it. It would be repaying him for the first-class pointer he gave me a little while ago."

So when he went to the bank that afternoon to make his regular daily deposit for the office, he dropped into Mr. Bailey's office.

That broker received him with a friendly nod, and asked him what he could do for him.

"I think I've got hold of a tip on a certain stock, Mr. Bailey, and as you were so kind as to put me in the way of making a little money some weeks ago, I thought that turnabout was fair play, so I've brought this pointer to you, hoping that you'll be able to make something out of it."

"I am sure I am very much obliged to you, Ed," replied the broker. "What is your tip?"

The boy told him what he had overheard brokers Wilmot and Barker talking about the deal in D. & W.

Mr. Bailey immediately showed a great deal of interest in his communication.

He asked the boy a number of questions, and finally became satisfied that the young messenger had got hold of a good thing.

"Would you advise me to go in on D. & W. on the strength of what I have found out?" he asked the broker.

"Yes, I would if I was you. It's safe enough if you don't hold on too long. You were mighty lucky to get out of L. & S. at the last moment. Twenty minutes after I met you at the Exchange the stock slumped. You had a close call. Don't be so grasping in the future. I told you to get around 65, if you remember."

"I know you did, and I ought to have taken your advice. But I heard so many people talking about a bigger rise that

I held on. If I hadn't met you just when I did my name would have been Tim Flynn."

"It would for a fact."

Ed left him, and shortly after he went to the bank on Nassau Street and, handing in his certificate of deposit, told the margin clerk to buy 400 shares of D. & W. at 65 for his account.

As he had received \$50 on account some time before the clerk handed him \$150 in money and cancelled the certificate.

A very rapid rise followed his purchase.

In fact, he was astonished to see the shares go up seven points on the following day.

Next day it went up five points more, and on Saturday morning there was intense excitement around the standard of the road.

When the Exchange closed at noon the stock was going at 85.

That was a rise of twenty points over what Ed had purchased it for.

He determined to sell out on Monday, though the prospect of a further advance of ten points looked mighty good.

"This time I'm going to make sure of the bird I have in my hand," he said to himself. "I am \$8,000 ahead at this stage of the game. What more do I want? Mr. Bailey is a broker of great experience, and his advice is well worth following. He who sells before things 'bust,' he will surely get the dust. That's bum poetry, but good common sense. I sell on Monday. I don't care if the price goes to 100."

D. & W. opened at 86 on Monday, and by the time Ed got his order in at the bank it had gone to 87%, which was the figure he got for his shares.

He made \$8,800 out of the deal, and now was worth \$11,550 in good bills.

CHAPTER X.

ED'S RUN OF LUCK CONTINUES.

"I'll tell you something, Sadie, if you'll promise to keep it to yourself," said Eddie to the stenographer on the following afternoon.

"What is it?" she asked, with an inquisitive look.

"You won't say anything about it, will you?"

"Of course not, if you don't wish me to."

"Well, then, I'm worth nearly \$12,000."

"That's a good one for you."

"Don't you believe me?"

"I believe you're joking."

"This isn't a joke—it's a fact."

"Can you show the money?" she asked, with a dubious smile.

"I can show you a bank check to my order."

"Let me see it."

Ed produced the check he got through the mail a short time before.

"There you are. Eleven thousand, five hundred and fifty, payable to the order of yours truly."

"My goodness!" she exclaimed, with a look of genuine surprise. "How came you to get this?"

"In the same way that I got the other check I showed you six weeks ago."

"Do you mean to say that you made this out of the stock market?"

"I do."

"I don't see how you did it."

"Maybe not, but I made it just the same."

"I suppose you had another tip?"

"Your supposition is quite correct."

"What a fortunate boy you are!"

"Yes, I'm kind of lucky. It's a good thing to be born that way."

"I wish I was."

"I think you're pretty lucky in knowing me."

"Well, if you haven't a cheek! Why am I so lucky in knowing you?"

"Because, if I should take it into my head to marry you, you'd live on Easy Street for the rest of your life."

"How do you know I'd have you?" she asked, with a blush.

"I don't know, but I'd try to make you if once I got started. So look out for me. I do things with a rush."

"I think we'd better talk about something else."

"Just as you say; but—hello! There's my bell. I'll have to skidoo."

He rushed into Mr. Gilder's office, and found a note waiting for him to take to the Mills Building.

As he was coming back he met Sam on the street.

"Have you heard the news?" asked Sam.

"What news?"

"That dude in the office across the way from you—I mean Brinsley—has sneaked out of town with several thousand dollars belonging to his boss."

"Go on! Is that a fact?"

"It's a fact, all right."

"It isn't anything more than I would expect of him."

"Why, did you ever hear anything against him?"

"Did I? Well, now he's shown himself up in his true colors, I'll tell you something about him that I found out on Fourth of July. I kept it to myself, because I didn't consider that it was my business to give him away so long as a certain gentleman, whose son he tried to ruin, made no move against him."

"Let's hear what it is," said Sam, curiously.

"It's too long a story to tell now. I've got to get back to my office and you have to return to yours. I'll tell you tonight. After I've given you the particulars you may believe what you wouldn't believe before, and that is that I really did find that tin box with the bonds in it."

With those words Eddie left him and returned to the office in time to go out again.

That night after dinner Bertie called on Sam and told him all that happened to him on the Fourth of July.

Perhaps Sam wasn't astonished.

"So you really are worth \$500 after all?" he said.

"I'm worth more than that, if anybody should ask you."

"How much more?" asked Sam, opening his eyes.

"Oh, a whole lot more."

"Name the figure."

"You wouldn't believe me if I told you, so what's the use?"

"Yes, I would. I'm willing to believe anything you say now."

"Thanks; but I guess, on the whole, I won't give my financial standing away. Very few people do. It isn't business, you know."

"You might tell me," said Sam, in an aggrieved tone.

"Well, I'll tell you what I'll do. I'll let you know when I'm worth \$100,000."

"I'll have a long time to wait."

"Oh, I don't know. I'm on the way toward it already."

"How do you expect to make the \$100,000?"

"In the stock market."

"Have you been making a deal with your \$500?"

"Sure pop. I've been in two deals already."

"You have?" gasped Sam.

"I have, and both have been winners. Half a dozen more lucky ones and maybe I'll collar the six figures."

"You talk as if you'd made a good bit already."

"I've no cause to complain at what I've made; but one can't make a fortune all at once out of a capital of only \$500."

Sam tried again to find out how much his friend was worth, but didn't succeed.

Finally they got talking about something else and he forgot about it.

One day not long afterward Ed, with a message to deliver, was doing the rush act down Broad Street when he stepped on a banana-peel that some thoughtless person had dropped on the sidewalk a few minutes before.

His feet went from under him like a flash of lightning, his head struck the hard stone, and he slid down four steps and fetched up with a bang against the door of a broker's office.

A score of persons saw him tumble and they stopped to give him the laugh, for such exhibitions always appear funny except to the person most directly concerned.

They stopped laughing, however, when they saw him lying motionless and insensible against the door, and one of them began to yell for an ambulance.

The door of the office opened at the moment and the broker, coming out, saw the unconscious boy.

He immediately called two of his clerks and ordered them to carry Ed into his private office and lay him on a lounge.

All hands did what they could for the boy, but as he didn't respond an ambulance was telephoned for.

In the meanwhile two other brokers came in to see the broker on important business.

He explained the situation to them, and, seeing that the victim of the accident was not likely to come around until the surgeon arrived, they proceeded to transact their business during the interval.

Ed, however, was coming to his senses at that moment.

He lay still and looked at the ceiling, wondering where he was and what had happened to him.

Presently his brain grew clearer and he became conscious of what was going on around him.

He heard the brokers discussing the final arrangements of a pool that had been formed, and in which they were interested, to boom M. & N. shares, which were then selling on the Exchange at 57.

He listened without actually meaning to do so, just as if he was 100 miles away with his ear to the receiver of a long-distance telephone.

Thus the whole scheme under discussion was photographed, as it were, on his brain without the least effort on his part.

Then came the ringing of a gong out in the street, and presently an ambulance drew up before the office, the surgeon dismounted from the seat and entered the place with his bag in his hands.

A clerk announced his arrival, and he was immediately admitted to the private room, and the circumstances of the case hurriedly explained to him.

He got busy with Ed and the boy at once revived.

The brokers gave the surgeon the credit for his prompt resuscitation, and were glad to learn that a small piece of sticking-plaster was all the boy required to complete his recovery.

Ed Bertie thanked the broker into whose office he had been carried for his kindness, gave his name and business address, and then said he guessed he felt able to resume the errand on which Mr. Gilder had sent him.

"The next time I meet with a banana-skin I'll go all around it instead of trying to skate upon it," he said with a sickly smile. "Bananas are all right in *their* way, but I don't like to have them in *my* way."

The brokers laughed heartily at what they considered his witty remark.

"It's a good thing that you have a hard head, at any rate," one of them said, "or you might be a fit subject for an undertaker by this time."

Eddie then bade them good-bye and went on his way, but he was more cautious where he put his feet after that.

On his return to the office he explained the reason why he was out so long, and Mr. Gilder admitted that his excuse was a good one.

Sadie Garwood showed considerable concern when he told her about the accident he had met with.

"People who drop banana-peels on crowded streets ought to be arrested," she said, with some indignation. "They're very dangerous. You might easily have broken an arm or leg."

Ed forgot all about the conversation he overheard in the broker's office until it was nearly time for him to go home, then it suddenly reverted to his mind as clear as daylight.

He began to think it over, and the more he thought it over the clearer it unfolded itself before his mental vision.

"My gracious! Why this is the finest tip I ever got hold of. I must look up M. & N. on the ticker."

He found that the latest quotation was 5,000 shares at 57.

"I'm going to get in on the ground floor along with the pool," he said to himself. "I've got just enough money to collar 2,000 shares. It ought to go up fifteen points at any rate. At that rate I'd stand to win \$30,000. I'll give my order on the way home. This is too good to let slip between my fingers."

Accordingly he called at a big brokerage house not far from his office and ordered 2,000 shares of M. & N. to be bought for his account at the market in the morning.

"Who for?" asked the clerk, as the young messenger was counting out the deposit.

"Edward Bertie."

"Is that your name?"

"Yes,"

"You're acting for some one, of course."

"If I am, that fact needn't worry you. As far as you need know, I am buying this stock for myself."

"I merely asked, for we don't do business with boys."

"Then you can't take this order, for I am a boy."

"Oh, this is too big a deal for a boy to be personally engaged in. You're acting for somebody else."

"All right. Have it your own way, only remember if this stock goes up, and I close out at a profit, it's me you'll have to settle with."

"That's all right. If the deal wins you'll get the money. No matter who is behind this deal, you're the only one we recognize. Just sign that order, please."

Ed signed it, got his memorandum of the transaction and then went home, feeling as big as any broker on the Street.

Two days later there was an upward movement in the stock, which advanced two points.

"Every point it goes up means \$2,000 profit to me," he said with some satisfaction. "Nothing like plunging when you think you have a sure thing."

Three days afterward M. & N. had reached 63.

Although in that short time he had doubled his capital, Eddie was not the least bit excited over his prospect of making a big haul.

In fact, he felt surprised himself that he took the matter so coolly.

"Every dollar almost that I have in the world is at stake and yet I don't feel a bit worried over my chances. Perhaps that's because I feel so certain of winning. There's a whole lot of difference between going it on inside information and backing a hundred-to-one shot that you don't know anything about."

On the following Tuesday M. & N. began to boom in earnest, and then there was excitement to burn in the Exchange.

As soon as Ed thought the stock looked as if it was getting top-heavy, he went into the broker's and ordered the clerk to close him out at the market.

It was done inside of ten minutes at 78%, and then all the boy had to do was to figure up his profits, which amounted to something over \$42,000.

When he got his money he was worth \$54,000.

"Well, I've reached the half-mile post of that \$100,000, at any rate. When will I make the other half?"

That question interested him very much, indeed.

CHAPTER XI.

ED'S BIG DEAL IN C. & O.

This time he didn't run inside and tell the stenographer how fortunate he had just been.

The possession of such a large sum of money as \$54,000 made him more reserved and dignified, and it seemed to Sadie as if he had suddenly ceased to be a boy.

Mr. Gilder also noticed a difference in him, though he could hardly tell what it was, and once or twice quizzed him about it.

Thus several weeks passed, and the middle of September came around.

Wall Street had been rather quiet after the boom in M. & N., which had made several millions for the members of the pool at the expense of the uninitiated, who had held on too long, and who grabbed at the tempting bait too late in the game.

While Ed never permitted his energies to flag in his employer's interests, nevertheless he kept wide awake to his own interests, too.

He had certain definite ideas for the near future in his smart little head, and was constantly on the alert to take advantage of any chance to improve his financial prospects.

He couldn't tell when Dame Fortune might take it into her head to knock at his door again, and he did not propose to be asleep when that knock came.

It was about this time that two well-known brokers walked into the reception-room one morning and inquired for Mr. Gilder.

Ed went inside and announced their presence.

"Tell them to walk in," said the trader.

Eddie held the door open for them, and as they passed through the doorway one drew a handkerchief from the side pocket of his sack coat, and a slip of paper came with it and fluttered to the floor.

The young messenger picked it up as the door closed behind them, and he saw that the names of big moneyed men were written on it, several of which were checked off by a cross.

Mr. Gilder's name was the last on the list.

"I'll bet those two chaps are forming a syndicate to boom some stock," thought Bertie as he looked at the paper. "It would be worth a whole lot to me if I could find out something definite about the matter, but I'm afraid there isn't much chance of my doing so."

He copied the names into his note-book and then knocked on the office door.

"Come in," said Mr. Gilder.

"Does this paper belong to either of you gentlemen?" asked Eddie.

"Where did you pick it up?" asked one of the visitors, reaching for it.

"In front of the door of this room, sir."

"It belongs to me," said the broker. "Much obliged."

Ed then withdrew to his seat.

He pondered over the matter, and came to the conclusion that the callers had visited Mr. Gilder to try and interest him in the pool.

A few minutes later the two men came out and left the office.

That afternoon, as Ed was carrying a message to a broker in the Astor Building, he met the same men in the elevator.

He heard one say to the other:

"If we can catch Baker, everything will be complete and ready to go ahead. He ought to be good for \$100,000 easy enough."

"I've got a good pull with Baker. When he learns that I'm to do the principal buying he'll come in with booth feet."

"Glad to hear it. If we get him, you'll be able to start in to-morrow morning."

The elevator stopped long enough to let the two men off, while Ed went on to the next floor.

Next morning, when Ed was sent to the Exchange by the cashier with a note for Mr. Gilder, he used his eyes to try and single out Broker Ricky.

He didn't see him, however, during the limited time he stood by the rail.

Finally he asked an attendant if Mr. Ricky was on the floor.

"Haven't seen him," was the reply. "Guess he hasn't come yet."

So Eddie went away somewhat disappointed.

He was sent over again about one o'clock, but did not see his man.

The same result attended him on the following day.

On the afternoon of the next day Ed discovered Ricky at the standard of C. & O., and from his actions the boy figured that he was buying that stock.

He wasn't dead sure, however, but it gave him a line on the situation, at any rate, that he followed.

Watching the ticker, he found that considerable business was doing in C. & O.

The price had advanced from 60 to 63 within a couple of days.

"I think I'll try 1,000 shares of the stock as a feeler," Ed said to himself. "Looks as if it's going up."

So he went to the bank in Nassau Street and bought the shares on a margin of \$6,300.

Next day the stock had advanced to 65.

He also ascertained for a certainty that Broker Ricky was buying all he could get hold of.

Satisfied that this was the stock the syndicate was trying to corner, Ed went to the broker who had carried through his deal in M. & N., and bought 3,000 shares at 65.

When the shares reached 66 Ricky stopped buying, and there was a reaction back to 62.

This meant a loss of \$10,000 on paper to Eddie.

If the stock continued to recede, he knew he would be called on to put up more margin.

This didn't worry him so much, as he had \$28,000 still at his disposal.

After some deliberation, Eddie decided that the slump in price was merely temporary, and decided to take advantage of it to buy another 1,000 shares at 62.

He gave his order to another broker, who got the stock for him.

Next day the price was up to 63, and he had recovered half of his loss.

For the next two days C. & O. fluctuated between 62 and 65, and Ed, with uncommon nerve, invested in another 1,000 shares at 62.

His broker had some trouble in getting it, which Eddie, as soon as he learned that fact, regarded as a good sign, and he gave an order for 2,000 more shares at the market.

The broker had to pay an average of 67 for this block, and that day C. & O. reached 70.

Eddie was now in up to his ears, and if things went wrong he stood to lose over \$50,000, or nearly all of his money.

Still he knew that if he sold his 8,000 shares at present figures he would make something over \$40,000.

Considering the situation well, he decided that it was too early yet for him to get out.

There were now rumors and much speculation about the rise in C. & O.

The public began taking notice and were flocking into the Street.

Their orders for the stock made business for many brokers, and stiffened the prices all along the line.

The result was a general boom set in that carried C. & O. to 76 next day.

The 3,000 shares went at 77, giving the boy a profit of about \$43,000.

That left him with 5,000 shares still on his hands on which he could realize at present prices \$56,000.

As every indication showed that C. & O. would probably reach and pass 80 that day, Ed decided to hold on for that figure, though he was taking a mighty big risk, for if a panic suddenly set in he stood to lose nearly \$10,000 more than the profit he had already made.

At two o'clock C. & O. reached 79.

Eddie had a message to carry to the Exchange, and found the place in a great uproar.

His first sensation was not pleasant, for from the excitement in the air he thought that the market was on the eve of a smash-up.

Although he found no sign of a slump in sight, the shock induced him to give an order to the two brokerage houses holding his 5,000 shares to close them out at the market.

They went readily at 79½, and the young messenger was out of it with an assured profit of \$110,000, over all commissions and other charges, on the whole deal.

CHAPTER XII.

BERTIE DECIDES TO BE HIS OWN BOSS.

C. & O. closed at 82 that day, and at three o'clock a mob of perspiring and tired brokers filed out of the Exchange, glad that the rush was over for the day.

The better class restaurants in the District now began to fill up with traders who had eaten little if anything since morning.

The messenger boys had a comparative rest after a feverishly busy morning.

Eddie had pulled himself together, but the sensation of being worth \$160,000 was so strangely thrilling that he hardly recognized himself.

"I have simply got to resign from my job," he told himself. "What's eight dollars a week to me now? My money alone, if invested at five per cent., would bring me in \$8,000 a year, or \$150 per week. But I think I can do better than that by hiring an office for himself, making a close study of the market, and devoting all my energies to the consummation of any deal I think safe enough to go into."

He felt he would gain more experience on his own hook in one year than several years as messenger and clerk with Mr. Gilder.

So he decided to resign at the close of the week.

Next day there was more excitement than ever on the market.

Thousands of shares of stock changed hands, and the conservative traders were harvesting a fat lot of commissions.

C. & O. was selling at 85 at two o'clock, when some big trader threw a block of 5,000 shares, followed by another of 10,000, on the market.

The stock not being properly supported, a panic was precipitated, that involved other interests as well, and in a short time pandemonium prevailed in the den of the bulls and bears.

The news flew broadcast through the Street that C. & O. had gone to the wall, carrying the whole market down with it.

This brought an avalanche of selling orders to the fore.

Everybody wanted to get out of the danger line as soon as he could.

But when prices are tumbling buyers are naturally scarce, and the same old story of financial shipwreck seemed about to be re-enacted.

The chief losers were likely to be the outsiders, who had come into Wall Street looking for easy money.

A number of brokers, however, found themselves involved in the slump before they realized just where they stood.

Among these was Broker Harding, Sam Rogers's employer.

He and two other traders had formed a small pool and had gone "long" on a certain stock.

They failed to realize at the right moment and were badly caught.

When the smoke cleared away after the battle Harding was forced to make an assignment.

He now found that he would have to retire from the Street, and all his employees were notified to look for other jobs.

Sam's face wore a very glum look when he told Ed the bad news on Friday.

"So you're out of a position, are you?" said his friend.

"Yep," replied Sam, gloomily.

"I'll hire you."

"You'll do what?"

"I said I'd hire you. I'm going in business for myself next week, and I'd like to have you with me if only to talk to occasionally when I have nothing else to do."

"Are you really going to leave Mr. Gilder?"

"I am."

"What kind of business are you going into?"

"I am going to speculate in the market on my own hook."

"You are?" asked Sam, much astonished.

Ed nodded.

"Well, I'll be jiggered! How much money have you got to back you?"

"Something over \$160,000."

"Say, is this one of your jokes?"

"No. I never was more in earnest in my life."

"But I don't see how you could have \$160,000."

"I just cleared \$110,000 in the C. & O. boom."

It took a good deal of talk on Eddie's part to convince Sam that he was actually worth as much as he claimed, but at length Sam became satisfied of the fact.

"What will you have for me to do?" asked Sam.

"Not much, at least at first."

"Can you afford to pay me \$8 for doing nothing?"

"I'm willing to pay you \$8 just to have you around. I can depend on you, and that's something. You can't tell but you may be very useful to me in a lot of ways that neither of us could think of now."

"I'm willing to do anything you want to try and earn my wages."

"I know you are. Your hardest work at first will be to hold the fort while I am out, and try to kill time."

"I have been learning to operate the typewriter, you know. I can do pretty good work on it now. You could let me canvass for enough work to keep me busy, and take the profit yourself."

"That's a good idea," said Ed. "I never thought of it. I'll have your name put on the door as a public stenographer, and instead of working exclusively for me, you can try and build a business up for yourself. Until you're able to clear \$10 a week for yourself I'll make up the difference to you. You ought to be able to get some work at the start if you hustle for it."

Sam was tickled with the idea, and said that it just suited him.

They talked the matter over until they got out of the train and parted in front of Eddie's boarding-house.

Ed had already given Mr. Gilder notice of his intention to leave the office, and the broker was sorry to lose him.

The clerks were also sorry to have him go, and none more so than Sadie Garwood.

"You must come and see me, Sadie," said Ed, holding her hand. "I wouldn't lose you for a farm."

She blushed and looked down, and finally promised that she would call and see him as soon as she knew where his office was.

"I haven't hired one yet. As soon as I do, and have it fixed up so I can receive visitors, I'll let you know. We've been good friends, Sadie, and ye want to be better ones in the future."

On Sunday Ed called on his uncle and aunt.

They were much astonished when he told them that he was going in business for himself.

"You must have made money in Wall Street," said his aunt, curiously.

"I have, Aunt Pen," replied the boy.

"How much have you made?"

"Something over \$160,000."

"Sakes alive! Will you listen to that, Peter! Do you expect us to believe such a tomfool story?"

"You never knew me to tell you a lie, Aunt Pen."

That was true, and she had to admit it; but that he had actually made such a fortune in no time at all was simply impossible for her to believe.

"Why, your Uncle Peter hain't worth no sich sum, and he's—"

"Hem!" exclaimed Mr. Fenn, warningly, and his wife, recollecting herself, shut up as tight as a clam at low tide.

"Nevertheless, Aunt Pen, I have that amount of money in good bills in my box in the safe deposit vault."

"That hain't no place to keep money," she said. "You ought to have it in a savings bank. If you've got money you ought to let us know all about it. You might die sudden like, then strangers would get it instead of your uncle and me, who is most entitled to it, being your only livin' relatives. You'd better make a will so we could get what belonged to you in case anythin' happened to you."

Ed chuckled quietly to himself at his aunt's evident anxiety on the subject.

"If anything like that happens, I'll see that you don't get left, Aunt Pen."

CHAPTER XIII.

THE MASKED INTRUDER.

On Monday morning Ed, accompanied by Sam, went office hunting.

They found one at last, a good-sized, airy room, in an old-fashioned building on Hanover Street, near Wall.

The office was in the top floor, and an unusual feature was a mantel fireplace which was closed off by a steel screen.

The rent was reasonable enough to suit Bertie's ideas at present, and he took it, giving Mr. Gilder as reference and paying down a month's rent in advance.

The next two days were employed in fitting the place up in business-like shape.

Ed had a safe put in, and also a ticker.

Two desks were introduced—a very nice one for himself alongside one of the windows, and a cheaper one for Sam, beside the other window.

The safe stood between the two.

A tall letter-file cabinet, that Ed got cheap, also helped to set the room off to great advantage.

"We're putting up a great bluff considering that there's nothing doing in the way of business yet," chuckled Sam.

"Well, I like to have the place look like business even if we've nothing to do. It makes a fellow feel better," replied Ed.

The sign on the door read:

EDWARD BERTIE, Stocks and Bonds.

SAMUEL ROGERS, Public Stenographer.

When everything was in shipshape, Sam got some cards printed, and started out to drum up typewriting trade for himself in the neighborhood.

Ed Bertie got out some necessary printing for himself, and one of his business cards he mailed to Nick Pollock, in Orange County.

A week later he was sitting alone in the office reading the Wall Street News when a thump came at the door.

"Come in," sang out Ed, wondering who his visitor was, and then, to his surprise, in walked Mr. Pollock.

"Howdy do, Bertie," exclaimed the farmer. "I see you're a real live broker at last. Are you a bull or a bear?"

"I'm neither one nor the other at present, Mr. Pollock. Sit down."

"Don't care if I do. You look like business here."

"Well, I'm not here for fun, Mr. Pollock."

"I s'pose not. Cousin Penelope says you've made a mint of money in Wall Street—more'n \$150,000. She told me she guessed mony must grow on trees down here, it seemed to be so abundant. I wonder if you couldn't show me how I could make a million or two kind of easy like."

Eddie laughed, and told him that outsiders lost more money in the Street than they ever made.

Just then Sam came in with a bunch of work in his hands, and Ed introduced him to his aunt's cousin.

"Now, settin' all jokes aside, Eddie, don't you think you

could steer me onto some stock that would make my fortune?"

"I might be able to put you next to a winner some day. How much money would you care to risk?"

"I'd jest as soon put up \$10,000 as not if I thought I was goin' to double it. What would you charge me for doin' the business?"

"Same as any broker," replied Ed, mentioning the rate of commission charged. "But you mustn't expect me to guarantee any deal you went into. I'd give you the benefit of my advice and experience. That's the best I could do."

"That's all I ask. You're a square boy, and I'd trust you with every cent I'm worth," said Mr. Pollock, heartily.

"Thank you."

"Don't mention it. Well, you let me know when you've got somethin' real good on the hooks, and I'll come down and bring a wad with me."

Ed promised, and then they got to talking on a different subject.

After a time Bertie took Mr. Pollock up to the visitors' gallery of the Exchange, and the farmer watched the antics of the brokers with great interest.

Ed then invited him to lunch with him, and Mr. Pollock finally left for uptown fully convinced that Eddie was the smartest boy on earth.

Sam had a lot of work to do that afternoon.

At a quarter to six Sam finished his work and announced that he was ready to go home.

At that moment there was a subdued sliding sound in the chimney that passed unnoticed.

Soon after there were other sounds behind the wall and then—

A strange, scraping noise behind the grate screen attracted the attention of the boys.

"What's that?" asked Sam, jumping up.

Bertie started forward to investigate.

Suddenly the screen fell forward with a crash, revealing a masked man, revolver in hand.

It was a case of surprise all around, for the intruder had evidently not expected to find any one in the office, though he was prepared for trouble just the same.

The man raised his revolver and covered Ed with it, while at the same time he made a movement to leave the chimney and enter the room.

Whether he had noticed Sam or not, he paid no attention to him, and the plucky young fellow took advantage of it to seize a heavy paper-weight from the desk and hurl it with a swift and unerring aim at the head of the crook.

Spat!

It struck the rascal over the ear, and with a groan he sank forward unconscious.

Ed immediately sprang forward and snatched the revolver from the fellow's hand.

Both boys then dragged him out of the fireplace and laid him on his back.

"Telephone the police station, Sam," said Bertie. "Tell them to send the patrol wagon around to carry the rascal off in."

While Sam ran over to his friend's desk and seized the receiver, Ed tore the mask off the man's face and head.

Then he was treated to a genuine surprise.

The intruder was none other than Herbert Brinsley, Broker Adams's late clerk.

CHAPTER XIV.

ED GETS ONTO A FINE POINTER.

Eddie was thoroughly astonished when he recognized Brinsley.

For some time after the ex-clerk had skipped out with money belonging to his employer the police had been hunting for him without avail.

"Who do you suppose this rascal is?" said Ed when Sam hung up the receiver.

"Some crook, of course."

"Take a look at his face."

Sam did so.

"Why, it's Brinsley," he cried in some astonishment.

"There isn't any doubt about it. He looks as if he was coming to his senses. Get a towel and we'll tie his hands."

The ex-clerk's hands were secured behind his back, and then the boys waited for the police to show up.

Before they came Brinsley recovered consciousness, and glared around the room.

His eyes lighted on Ed Bertie.

"Well, Mr. Brinsley, you've adopted a new business, I see," said the boy. "The police have been looking for you unsuccessfully for some time, but they will have you in a few minutes now."

Brinsley scowled.

"What are you doing in this building? Have you left Gilder?"

"I have."

At that moment two officers entered the room.

Brinsley was turned over to them.

They yanked Brinsley to his feet and marched him out of the room and down-stairs to the patrol wagon.

He was taken to the station, the boys following to make the charge.

Next morning he was brought up before a magistrate, who held him for the Grand Jury, before which body both Broker Adams and the two boys subsequently appeared to testify against the ex-clerk.

Two indictments were found against him.

He was tried on the Adams charge, convicted and sent to Sing Sing for a term of years.

The second indictment hung fire until his time was out.

Three months elapsed and Bertie hadn't made a dollar since leaving his position as messenger with Broker Gilder.

It was about this time that Ed, while standing in the shadow of a big pillar in the corridor of a Wall Street office building, heard two well-known brokers, whom he knew by name and reputation, talking over a plan they had in view for buying up a controlling interest in the Rosedale & Crystal Lake Traction Company, an independent electric road in the State of New Jersey.

"Not a soul in the Street but you and I, Ludlow, knows that the New Venice summer resort project is an assured act," said Broker Hayden. "The news, however, will be in the papers probably by Sunday, and then there will be a rush to buy the stock of the traction line, for with such a gigantic amusement enterprise in full swing at Crystal Lake next summer the road will take on an unprecedented business boom."

"That's right. It will," nodded Broker Ludlow, in a tone of interest.

"I calculate that we have five days in which to secure a majority of the stock. One hundred thousand shares, at a par value of \$50, were originally disposed of at about 10, and a \$2,000,000 mortgage was placed on the line to complete it. The failure of Crystal Lake as a summer resort as contemplated at the time has taken the backbone out of the road. It has never paid and to-day the stock is going a-begging. Some months ago the road was offered to the United Traction Co. at 30, but refused, as, under present aspects, it is of no special value to the traction trust. I doubt if the U. T. would take it to-day at 20, but next week, mark my words, that company will be falling over itself to get the control at 40 and upwards. We have a fortune in sight, Ludlow, and nothing short of the slip of a cog can prevent us reaping a harvest of dollars out of the advance information we have now in our possession."

"Now, the question is—can we secure over 50,000 shares of the stock?" said Ludlow.

"I think there is no doubt of it if we work quick. The people who control the road are anxious to get out. I know that for a fact, for they see nothing but a receivership in sight from present indications. Jessup & Co. offered a 10,000 block yesterday for 27, but the best offer they could get was 26. Gordon, Jennings & Co. have been trying to get rid of 10,000 shares for more than a week at 27, and this morning they offered it at 26 1/2, with no takers. David Boothby offered 5,000 shares at 26 1/2 yesterday afternoon, but failed to find a purchaser. Nobody seems to want the stock. A few small parcels have been sold at 26 lately, but that appears to be the sum total of trading done in the stock. So you see everything is in our favor. This afternoon we must raise all the money we can so as to get busy bright and early in the morning. As fast as we can buy we can hypothecate it with the Manhattan National for as much as we can get on it. That will enable us to pay for the stock."

"I don't think we should stop at the mere controlling interest," said Ludlow. "As the stock is bound to boom with the publication of the news of the New Venice enterprise, every share we can secure will be so much more profit in our pocket."

"Of course. We must buy to the extent of our pile. If we can secure 75,000 shares, so much the better. We have 25,000 shares in sight, and a tour of the brokerage houses ought to land us as much more. We will make the greatest coup of the year," said Hayden, rubbing his hands. "Now, just see how much money you can raise between this and three, and meet me at my office at half-past. I'll do my best to get a considerable boodle, and then we'll make our plans for the morrow."

With these words the brokers walked off and separated outside, leaving Ed much food for thought.

"Here is the chance of my life," thought the boy. "Those men doubtless intend to sell out in the end to the traction trust. Now that I'm on to the project, I may as well try to corner that stock myself, if I can. With my limited capital, the only way I can do it is to secure options on as much of the stock as I can run across, unless I can induce Mr. Bailey to buy the shares for me on the usual margin. If he agrees he will no doubt have to hypothecate the shares at his bank as fast as he gets them. The question is, will he go into such an arrangement with me? I'll deposit \$160,000 with him as security, and that ought to make him sit up and take notice. He'll suppose I'm acting for some moneyed man who does not want to be known in the transaction. I must get my money and call on him at once."

So Eddie made a bee-line for his safe deposit vaults.

CHAPTER XV.

THE WALL STREET BOY WHO WON.

"Hello, Eddie," said Broker Bailey, when the boy walked into his office fifteen minutes later. "I hear you're out for yourself now."

"I am."

"Doing any business?"

"I've got a big deal on hand now which I want you to carry for me."

"A big deal, eh?"

"Yes. I calculate there is ten to twelve thousand dollars' commission in it."

"Whew!" whistled the broker. "What is it?"

"It will take over a million and a half to swing the deal, and I am prepared to put up ten per cent. of that amount is security."

"That looks like business. What is the stock you want me to buy and how many shares do you want?"

"I want 60,000 shares of Rosedale & Silver Lake Traction, and I authorize you to give as high as 27, but get it lower if you can."

"Rosedale & Silver Lake Traction, eh? Why, that seems to be a drug in the market. I suppose you've got hold of a moneyed man who wants to get control of the road. I guess I'll have no great difficulty picking up all you want."

"I can tell you where you can get 25,000 shares right off the reel," said Ed, who then mentioned the three brokerage houses Hayden had referred to.

"This deal will involve a heavy interest charge, and I'll have to get my bank to finance the transaction. A million and a half or more is no small potatoes."

"That's right," nodded Ed.

"I suppose you expect to make a good rake-off for bringing me this order," said Broker Bailey.

"We'll talk about that later on," replied Bertie. "What interests me now is to get this matter moving at once. There are others in the field against me, and you'll have to do some tall hustling if you expect to fill my order."

"I'll get on the job at once. Just write out your order. Did you bring the deposit?"

"I did. There is \$160,000 in that package. Count it and see that it's all right."

Mr. Bailey found the amount correct, and after turning over the money and the order to his cashier, and handing

Ed his memorandum of the transaction, he put on his hat and started out to get the stock, while Ed, conscious that every dollar he owned in the world was at stake in the biggest deal of his young career, which was to make or break him in a signal manner, returned to his office.

At four o'clock Bailey's messenger brought him a note stating that he had secured 45,000 shares, and that he expected to get the balance before noon next day.

He said he had paid an average price of 26½ for the stock.

Next day at half-past eleven Bertie got word from Bailey that he had the whole number of shares on deposit at his bank, and they were subject to his order.

The boy then thought of Nick Pollock, and telegraphed him to come to New York with every dollar he could raise on such short notice.

In the meantime Brokers Hayden and Ludlow, when they got busy on the job, discovered that somebody else was ahead of them.

This was unpleasant and surprising news for them, but they hustled twice as fast to secure the stock they wanted.

After corraling 10,000 shares with a great deal of trouble, they had to go on the floor of the Exchange and bid for the stock.

Then its unusual scarcity became apparent.

Ludlow finally corralled 5,000 more shares at an average of 33.

All sorts of rumors now began to circulate about Rosedale & Crystal Lake Traction, not one of them true, and it became the center of much excitement and speculation.

Nick Pollock turned up next afternoon at Ed Bertie's office with \$20,000, and wanted to know what was on the hooks.

The boy told him about the traction matter, and said he controlled 60,000 shares.

"It is going at 35 now, with little coming to the surface, Mr. Pollock, and I don't know whether I can get you any short of 40. The best I can probably do will be to let you in on my deal to the extent of 5,000 shares at 36½ on a ten per cent. margin. It will cost you \$18,250. I expect to realize at par, which will give you a profit of about \$65,000. If the deal fails you will lose your money, and all I'll save out of \$159,000 will be the money I get from you. Now, think it over."

"Well, if you're satisfied to risk every dollar you own, I'm game to risk the \$18,000. Here's the money."

On Sunday morning the cat was out of the bag, for every newspaper printed the story of the new amusement enterprise that was about to be inaugurated at Crystal Lake.

Then there was a howling and gnashing of teeth among those who had sold their holdings in the Rosedale & Crystal Lake Traction Company.

On Monday morning Mr. Bailey, duly instructed, went to see the president of the traction trust.

He told that gentleman that he was authorized to dispose of the controlling interest in the R. & C. L. Traction for 50 cash.

The president took his offer under consideration, called a meeting of the directors, and after some discussion the deal was closed.

When everything was settled, and the money paid over, Bertie found he had made \$1,400,000, making him worth a little over one and a half million altogether.

He signalized his wonderful exploit by proposing to Sadie Garwood, and she accepted him.

After she said "Yes," he told her about his great success, and she could hardly believe that her fiance was a young millionaire.

"Why, what an astonishing lad you are, to actually corner a stock, something that the most experienced traders in the Street more often than not fail to do."

"Yes, Sadie. I did it all right. I am the Wall Street Boy Who Won."

Next week's issue will contain "FIRST IN THE FIELD; OR, DOING BUSINESS FOR HIMSELF."

SEND POSTAL FOR OUR FREE CATALOGUE.

CURRENT NEWS

Mrs. Elizabeth Boyd Allen of North Tarrytown, N. Y., who was a dog fancier and a great lover of other dumb animals, left liberal bequests in her will filed with Surrogate Sawyer at White Plains. To the American Society for the Prevention of Cruelty to Animals, Manhattan, she gave \$2,000; the New England Anti-vivisection Society of Boston gets \$500, while \$500 goes to the "Societa Napoletana per la Protezione Degli Animali." She also willed \$1,000 to the Reformed Church of Tarrytown. Mrs. Allen left property worth about \$300,000.

Honduras contemplates establishing a free port in the Department of Mosquitia, at the point where the Cruta River empties into the lake or bay of Caratasca. It is to be named Puerto Herrera, in honor of Dionisio de Herrera, first President of the Republic of Honduras. The province of Mosquitia, where the port is to be situated, embraces nearly one-sixth of the entire area of the republic, and is untouched commercially and industrially; in fact, except for certain strips along the coast, it is practically unknown and inhabited entirely by Indians. The interior is said to be rich in timber and minerals.

Announcement was made recently by the Aero Club that the four flying machines purchased by popular subscription for the National Guard will be in commission within a month. The aeroplanes were purchased by contributors to the National Aeroplane Fund. Efforts are being made by the Aero Club to interest militia officials in all forty-eight States in the development of military flying in the National Guard. Miss Frances Stockwell, of Evansville, Ind., a niece of Champ Clark, has appealed to Indiana women to buy a machine for the State militia.

Just how unromantic the official mind can be is illustrated by the manner in which the dungeons of the Tower have been handled by the authorities. For the first time the vaults in the Keep at the Tower have been opened to the public at a charge of six-pence (12 cents). But the Office of Works has done its best to deprive them of their historic illusion. It has given the dungeons a coat of whitewash and lighted them with electric lamps and not even the presence of the Yeoman of the Guard can make these historic cellars appear otherwise than commonplace and modern. True, there is to be seen a dark hole in the wall said to be the famous Little Ease, but in conjunction with its up-to-date equipment it is no more impressive than a passageway in Whitechapel.

An envelope that cannot be opened except by tearing or cutting the paper can be made by substituting albumen for the mucilage with which the flap is sealed. An ordinary envelope can be opened by exposing it to steam for a few moments or moistening it with water. Albumen becomes insoluble when heated. Of course, one must put the albumen in their liberty and independence.

on an ungummed envelope. If this be not easily obtained, it can be made from any sheet of paper, cutting this to the proper size and shape. To apply the albumen, take some white of egg and spread it with a brush, a feather or the tip of the finger on the flap. Close this before the albumen has time to dry and pass a hot iron over it. This coagulates the albumen, and the paper must be torn before the envelope can be opened.

Wolves are creating devastation and inestimable loss among the settlers of the upper Peace River district in Canada. At Dunvegan and Fort St. John more than \$25,000 worth of horses have been killed by wolves. The reason for the ravenous rampage of the wolves is the scarcity of lynx and rabbits, which have died off or have migrated in large numbers. So numerous have the wolves become and so desperate in their invasions that for the first time in the history of the North the Dogrib Indians have been unable to pay their debts at Fort Vermillion because the wolves have regularly cleared up their traps and bait and have even devoured their dogs. Clement Paul, the celebrated hunter and trader of Hay River, killed 28 wolves this winter within a radius of five miles of his cattle corral.

Of all the furs found in and exported from South America, chinchilla is the finest and most valuable. It has gained in popularity to such an extent that there is grave danger of the chinchilla following the Arctic seal almost to extinction. The Geographical Review says it is hunted in the Cordilleras of Bolivia and Northern Chili, but has already vanished from the provinces of Antofagasta and Africa, where it was formerly plentiful. Skins that were worth \$10 in Chili in 1908 brought \$30 in 1912. The chinchilla is hunted by Indians with dog and ferrets that are trained to enter the burrows. This involves destruction of the young. A movement to prohibit the killing of chinchillas or the sale of their fur is on foot in Chili, and some men have gone into the business of breeding the animals on a large scale.

The discovery has just been made in the central portion of the French Congo of a race of pygmies hitherto totally unknown. The members of the race are said never to surpass 1.5 meters, about 4 feet 9 inches, in height. According to La Revue, they live entirely isolated in the territory of Mongimbo. They build huts of hemispherical shape in the forest in groups of from 5 to 30. The chief is an old man who exercises absolute and hereditary authority and elects his own successor. They follow a curious custom as to food, the women subsisting on edible roots, while the men live on the products of the chase. According to a legend among them, the former are descended from a hedgehog and the latter from a toad. They have vague notions of good and evil and have a certain cult of the dead, whom they inter with much piety. They are valiant in the defense of their liberty and independence.

HARRY, THE HUSTLER

OR

THE BOY WHO WAS READY FOR BUSINESS

By GASTON GARNE

(A SERIAL STORY)

CHAPTER XIX. (Continued)

"But are you really open for a deal?"

"Certainly I am; but it must be businesslike. I am open for no deal which gives you a chance to Welch as soon as the contract is signed by the mayor and council of this town."

Old Bunce's face was a study.

He knew that he had met his match in this boy.

"All right," he said hurriedly. "My manager, Mr. Winston, attends to all these details. He shall submit a proposition to you in half an hour. You intend remaining in the hotel?"

"Oh, yes."

"Very good. That settles this business as far as I am concerned, for I shall stand by whatever proposition I make. Now, my boy, I really want to be friendly and sociable on your own account. I am to have dinner served in this room at one o'clock. Join us. Julia would be delighted. Winston, who is a fine fellow, will be with us, and also Tom Trafton whom you have entirely misunderstood. Come what do you say?"

"I couldn't think of it, Mr. Bunce. I have a friend with me here. It would be impossible."

"Bring your friend along. We should be glad to meet him. It's young Metz, of Chicago, I believe?"

"Yes; I think I must decline, however, and with many thanks. Meanwhile I shall wait for Mr. Winston in my room. Good-day."

"Good-day," said old Bunce. "Remember, Howe what I am telling you. Every young man should think of his future interest while he is still young. Yours all lies with me."

Harry nodded, and left the room.

He walked along the carpeted hall a little way and then, tip-toeing back to the door, threw it suddenly open.

There stood Mr. Jack Winston and the treacherous Trafton with old Bunce.

The faces of all three would have made a picture when Harry opened the door.

"Oh, by the way, Mr. Bunce!" he said, "say good-bye to Miss Julia for me in case I don't happen to see her again."

Bunce did not answer. Harry did not give him a chance, for he immediately closed the door.

"They were both spying," he chuckled. "Well, let them make whatever they can out of anything I have said. This is getting to be like a game of chess. We'll soon see who will be able to cry checkmate."

He returned to the room to find that Joe had returned.

"By thunder, Harry, you have stirred up the whole town!" he exclaimed. "They are talking of nobody else in the saloons and on the street. They say Wicks is gunning for you. He swears he'll shoot you on sight. You had better let me buy you a gun or yourself."

"No," said Harry. "I shall do nothing of the sort. If I had a gun I shouldn't know how to use it. Listen, Joe. I've just returned from an interview with old Bunce himself."

"The deuce you say? I hope you didn't slop over. How did that come about?"

Harry hurriedly told the story.

"You have done just right," said Joe. "But Bunce will never put his name to any proposition, you mark my words."

"I don't suppose he will."

"He certainly won't; but you will hear from him in some shape. If he talks with concealed witnesses then so must you."

"How can that be arranged? There is no closet in this room. I could hardly hide you under the bed."

"It is as simple as rolling off a log. You forget the balcony outside of the window."

"Yes, yes. I did forget! Will you do a turn here?"

"Surest thing. I'm with you in this fight through thick and thin. But now I want to tell you about that fellow Dink Davis. He is going about from saloon to saloon, lauding you up to the skies. He claims that he used to know you in New York; he has you down for a graduate of every technological institution in America. He says you are older than you look, and that you have been years and years in the bridge building business, and have forgotten more than old Bunce ever knew. How about all that?"

Harry laughed.

"Do you believe any of it?" he asked.

"He told me himself that you were an old acquaintance of his in New York; of course, I know the rest is all guff."

"I met him in New York two years ago. That's right."

"What sort of a fellow is he? He seems to have a big pull out here. He owns a mine that's worth a million, they say."

"I'll introduce you to him by and by, and you can judge for yourself, Joe. But hark! I hear somebody coming along the corridor! I'd like to bet it's Winston. Hustle out the window while there is time, and close the blinds behind you. Be quick!"

He went out on balcony, and shut the blinds.

"I can hear as I am," he called. "Can you see me?"

"No; that's all right. Don't stop over, now, whatever happens. All you have to do is to listen. I am able to take care of myself."

A low knock came on the door almost as Harry finished speaking, and he opened it to admit Mr. Jack Winston, with Tom Trafton at his heels.

"Ah, Howe! How are you?" cried the engineer. "Let me introduce my friend, Mr. Winston. He's a man to know."

"Come in, gentlemen. Come in," said Harry, shaking hands with Jack Winston. "Glad to see you both, although I confess I did not expect two of you. Be seated, please. You find me all ready for business, so just fire away."

CHAPTER XX.

BRIBERY AND CORRUPTION.

"We are quite alone here, I suppose, Mr. Howe?" asked Winston, looking around as Harry closed the door and turned the key.

"I was quite alone here before you came in, Mr. Winston," replied Harry, "but you have brought your witness along, I see."

"Oh, Trafton is only a mutual friend," was the reply. "He thinks a whole lot of Longworth and of you, too, he tells me. You need not be afraid of him."

"Then proceed to business, Mr. Winston. You have two propositions in writing to put to me, I presume?"

"I have."

"Put them, please."

Winston produced a large wallet, and, taking out a paper, handed it to Harry.

It might have been in Bunce's writing, but this, of course, Harry could not tell; but it bore no signature, and would have been quite worthless as evidence in court.

Winston and Trafton kept their eyes fixed on Harry.

It was evident that they expected him to object to the paper, but he did nothing of the sort—merely read it out loud:

"Proposition first. It is proposed in consideration of Mr. Henry Howe dropping all work on the Dodgetown bridge contract, and immediately returning to New York, to pay him the sum of \$2,000."

"Good!" cried Harry. "That's a liberal offer."

"Do you accept?" demanded Winston. "If you do I have the money right here."

"I'll read the second proposition first," replied Harry.

Harry knew that Winston was immensely annoyed by his reading out loud, but he did not dare to object.

The second proposition was a long one, too long to be reproduced here in full.

Sufficient to say it embodied a clean-cut plan for Bunce & Co. and Mr. Longworth to enter into a combination to run up the cost of the bridge forty per

cent., and so swindle the city of Dodgetown out of that amount.

The proposition further arranged that the contract should be given to Bunce & Co., and that the division of the spoils should be made by Trafton, who was to act as stakeholder, as it were.

No doubt many would have called this proposition simply good business; that it was a rascally piece of business certainly no honest man could deny.

Harry read it slowly and distinctly, in order to give Joe the chance to make notes.

"Well," he said, laying the paper down on the table, "what am I expected to do about this?"

"To accept or reject," replied Winston, with a sickly smile.

"You can take that paper back to Mr. Bunce and say—" began Harry, when Tom Trafton interrupted by raising his hand.

"Hold on, now! Hold on, Howe!" he exclaimed. "Think twice before you reject both these propositions. I stand ready to help you out with Longworth. I can pull the wool over the old man's eyes."

"Thank you; I can do my own wool-pulling," said Harry calmly. "I was about to say that I must reject the second proposition, because I am neither authorized to make any such deal, nor would Mr. Longworth stand for it in case I should make it, but I will accept the first—"

"Ah! I thought so!" broke in Trafton. "Spoken like a man of sense."

"On condition," continued Harry, in the same even tone, and paying not the least attention to the interruption, "that Mr. Bunce returns the proposition separated from the other and duly signed, and witnessed by you, Mr. Winston, and you, Mr. Trafton. Gentlemen—that is all."

"Oh!" snorted Winston, "the boy is a mere idiot! Come on, Traf! No use talking to him."

And out the two rascals went, slamming the door behind them.

Harry sprang forward, locked and bolted the door, closed the transom, and hung a towel over the key-hole.

"You can come in now, Joe!" he whispered, "but don't you speak a loud word."

"I've got it, Harry," whispered Joe, waving a paper over his head.

It was covered with marks like fly tracks.

"You took it down in shorthand. I didn't know that you could do that."

"Surest thing, my dear boy. My German education included stenography, too. I've got it, thanks to you reading it aloud."

"And we have got them," said Harry, confidently. "I believe they have made their last move in this game."

Harry was mistaken.

Old Bunce and his bunch, which included Mayor Maxwell, Councilman Wicks and several other councilmen, had not the least notion of throwing up the sponge.

If Harry had shown himself on the streets, and the slightest opportunity to successfully carry out the plot had arisen, he would have been shot beyond all doubt.

Dink Davis called a little while after Winston and Tom Trafton left, and warned him of his danger.

(To be continued.)

ITEMS OF INTEREST

THE OWLS IN THE TRENCHES.

The following extract is from a letter from an English officer at the front quoted in the London Times: "When I was up in the trenches recently I saw numerous owls. They used to flap about among the trenches at night, quite regardless of shells and snipers, getting a fine harvest of rats and mice, with which the trenches literally swarm. They were the big brown owls. They always disappeared two hours before dawn. I never could make out where to, but I suppose to woods behind the lines."

WHY HE DIDN'T GET THE JOB.

Boys of various ages and sizes were gathered at a railroad construction office in Cleveland, Ohio, in response to an offer of a good salary for an office boy. John Boyne, the previous incumbent, had developed an affection for cigarettes and two days before, John's services had been dispensed with suddenly.

Terence O'Brien was among the first of the eager applicants to be ushered into the presence of the chief. The chief was puffing on a short cigar, and between puffs he looked up genially at Terence.

"You smoke cigarettes, don't you, Terence?" the chief asked, anxiously.

"Of course, sir," Terence answered, anxious to be a good fellow.

"I thought so," the boss said. "I saw the stain on your fingers. You can go. Tom, call the next boy!"

BIRDS AND CROPS.

The chinch bug and the Hessian fly cost wheat growers of America millions of dollars every year. One of our authorities says it takes more than 4,000 chinch bugs to weigh an ounce and nearly 50,000 Hessian flies for a square meal. A quail will eat this amount for one meal.

It is estimated by the United States Agricultural Department that 90 per cent. of our field birds have been destroyed, and that quails, prairie chickens, meadow larks, and other birds which we had formerly by millions have been almost exterminated by thoughtless people under the guise of sport.

It is estimated also that American farmers are docked \$30,000,000 to \$40,000,000 for weed seeds which used to be eaten by these birds. The Massachusetts State University figures that a quail destroys 7,500,000 bugs and 6,000,000 weed seeds annually.

BURGLAR KEPT MONEY.

He was polite, even suave, as he unlocked the door and entered the room occupied by Mrs. William Buchanan, of Kansas City, Mo., the other day. He closed the door so quietly and had such a gentlemanly manner that Mrs. Buchanan was too much surprised to scream. The intruder took her pocket-book, containing nearly \$3, from the dresser. Then Mrs. Buchanan protested.

"Please don't take my money. It is all I have," she pleaded.

"But I understood you had lots of money," re-

plied he, holding the cash in his hand. "But if this is all you have I'll return it."

"But I have more than that," she insisted. "It's in the bank, but as I don't feel very well, goodness knows when I shall be able to get more," she continued. The intruder hesitated, smiled and took the money. Mrs. Buchanan then called the police.

RUSSIAN GIFTS TO JAPAN.

According to the Asahi, negotiations have been concluded between Japan and Russia for the transfer to Japan of the section of the Eastern Chinese Railway south of the Sungari. Russia, it is said, also has agreed to give better treatment to the Japanese residents of Asiatic Russia.

The concessions have been made by the Russian Government in payment for the stores of war munitions procured from Japan for use of the Russian armies on the east front and in the Caucasus region. The present state of Russian finances, according to the Asahi, does not permit cash payments to be made for the war supplies obtained from Japan. The Japanese publication states that as the transfer of the railroad means also the transfer of influence of the country about it, the willingness of Russia to part with the railroad shows her good will and friendly spirit toward Japan.

It is suggested that Russia, in view of her change in policy after the Russo-Japanese war, could have no strong objections to the extension of Japanese influence as far as Harbin, in Manchuria, since Russia is now more interested in the building of the Amur railway.

SUSPEND FRESHMAN.

Attempts of the freshmen of Manhattan College, New York, to make a dinner of the sophomores a perfect failure have resulted in the suspension of eight of the freshmen.

The sophomores had captured two freshmen, and at the dinner, in Cavanaugh's restaurant, No. 258 West Twenty-third street, they compelled the captives to do many entertaining things. At the dinner were Brother Edward, president of the college, and Professor Prelini, of the University of Rome.

The freshmen caught Richard Coleman, a sophomore, and held him prisoner. Then they stripped him of his clothes, attired him in a suit of white pajamas, and across his chest they painted "1819."

When the sophomore dinner was at its height the freshmen suddenly injected the painted Coleman among his classmates, and there was much excitement. This soon was followed by the hasty arrival of two noted physicians in fast automobiles. They said they had been notified by phone that Brother Edward, president of Manhattan College, had been poisoned at the dinner and was dying. Brother Edward had not been poisoned and did not relish the joke. Neither did the physicians.

The faculty investigated and eight of the thirty-three young men in the freshmen class were suspended indefinitely.

HAL, THE POOR BOY

OR

THE ADVENTURES OF TWO ORPHANS

By ED KING

(A SERIAL STORY)

CHAPTER III. (Continued)

Hal and Terry took off their clothes then and squeezed as much of the water out of them as they could.

Putting the uncomfortable things on again, they sat down on a log to eat their bread, which had become badly water-soaked, even after being carried under their coats.

"Where in the world are we to sleep to-night?" grumbled Terry. "Everything is so terribly wet."

"Oh, we will find some place," replied Hal; "don't you worry. Bad as everything has gone so far, I wouldn't be back in old Bilkin's asylum if he was to give me a million in gold."

"It will be better to-morrow, when the sun shines, no doubt," said Terry, with a yawn. "Oh, Hal, I'm so tired, I wish we could sleep right here."

"And wake up with the worst kind of fever? Not much! We must push on, and see if we can find a shelter of some kind."

The boys started soon afterward.

They had walked about two miles, when they came to an old, ruinous house, right alongside of the road, which is something unusual for Mississippi, where houses generally stand back in the midst of extensive grounds.

The windows were all broken out and the doors were gone.

While it had evidently once been a handsome place, the house was now far on the road to decay.

"By gracious! Here's our stop!" cried Terry.

"Just what we want," said Hal. "If there's only no hobos in possession already. I'll sneak in and see."

There was nobody in the house.

Better still, there was a big, open fireplace in the front room, with a lot of dry wood lying around.

It was a tempting bait, and little did the boys imagine that all this had been expressly arranged as a trap to catch tramps. Hal had matches, and in a few minutes the boys had a fire crackling on the hearth.

"I'm going to pull off my shirt and dry it," said Hal, "and I advise you to do the same, Terry. We can't sleep in these wet things."

"But suppose some one sees us from the road?" said Terry.

"Oh, there's no danger of any one coming. Besides, if we hear a team, we can skip into the next room."

The boys pulled off their shirts and stood before the fire, holding them up to the heat.

"We must find out where this place Water Valley is first thing to-morrow," said Hal. "There seems to be something about it that's bad, and we want to know what it is."

"Suppose they put us in jail?" said Terry, turning his shirt.

The boys were so intent upon what they were doing that they did not hear the slight rustle among the lilac bushes, just outside the window.

If they had turned around, they would have seen the dark face of the man with the sombrero peering in.

He caught sight of the boys, and pulled away quickly.

Going softly down to the road, he gave a low whistle, and three men came out from behind the trees.

"Come on, you old man-hunters," he whispered. "It's only a pair of kids, and half-starved ones at that, but they are good for fifty dollars, just the same."

All unconscious of what was going on outside, Hal and Terry stood in front of the fire, drying their shirts.

"We had better sleep upstairs, I think," said Hal. "Some one might come prowling in during the night."

"I'm awfully afraid of tramps," replied Terry. "I wish we might never meet them again."

"We can't keep clear of them," replied Hall; "but, never mind, Terry. When we get down to New Orleans we'll make our fortunes. If we can't do any better, we'll push on to Texas and turn cowboys. Won't that be grand?"

"Fine!" said Terry. "How far is Texas, Hal?"

"Oh, I don't know, A good way, and— What's that?"

Too late Hal heard the sound.

At the same instant the man with the sombrero sprang into the room with the three man-hunters close behind.

They were all armed with rifles, and they covered the two half-starved boys, as if they had been some desperate criminals.

"Up with your hands!" shouted the man with the sombrero. "So you will walk into our trap, will you? Ha! Ha! Ha! We'll put you out of business for many a long day to come!"

CHAPTER IV.

IN JAIL.

Hall and Terry had gotten themselves into a bad hole—worse by far than they knew.

Yet any lawbreaker could have told them just what was coming.

As it was, the boys had not the faintest idea.

"What have we done, gentlemen," demanded Hal, earnestly. "We are only a couple of poor boys, but I want you to understand we are honest. We haven't taken anything here except a few sticks of wood we found on the floor."

The protest availed them nothing whatever.

The man with the sombrero seized Hal as though he was some desperate criminal, and handcuffed him to Terry.

One of the other fellows kept the boys covered with his rifle while this was in progress.

Once Hall and Terry were secured, all three broke out in coarse laughter.

"You got 'em all right, constable," said one of the men.

"You bet your boots I have," cried the man with the sombrero, with a coarse swagger. "I spotted them two kids up to Water Valley, and I sez to myself, sez I, they're greenies, an' they are going down the Greenville road, sure as my name is Nick Decker. I'll follow 'em up an' bag 'em, I sez; and then I went for you fellers, and here we be. Haw! Haw! Haw! I suppose we had better be on the move."

"What are you going to do with us, mister?" demanded Hal.

"You'll see soon enough," replied Constable Decker.

"But we haven't committed any crime. Why should we be arrested?"

"Dry up, and don't ax questions. Get a move on you now."

Poor Hal moved slowly toward the door.

He was handcuffed to Terry, who was too badly frightened to speak.

"Lively! Lively!" cried the constable. "You were lively enough when you chucked that thar rope to Colonel Crofut. Haw! Haw! Haw! Why didn't you take his advice, and get out of the way?"

"Is this the feller what saved Crofut and his darter?" demanded one of the men.

"That's who he is," replied the constable.

"'Twas a brave thing to do, too. He might have been pulled into the water himself."

"That's what."

"Kinder a shame to pay him up so."

"Now, you jest shet your head, Ike Knee," snarled the constable. "None of your soft-hearted talk 'cause it won't do down. See? Toddle on, you fellers. Faster! Faster! or I'll boot yer. That's more like it. Keep on the move!"

"But I want to know what I've been arrested for?" persisted Hal. "What have I done to—Oh! Say! Stop that! Don't you do that again!"

Hal was making a mistake.

His first protest brought him a stinging blow against the side of the head. The next was ever worse, for poor, inoffensive Terry got his share, too

Constable Decker seized the two boys and knocked their heads together until Terry howled with pain.

There was no talking after that. It was madness to try to stand up against these men.

Ike Knee looked disgusted at Nick Decker's brutality, but did not speak. The constable was entirely master of the situation, it appeared.

The boys were hurried down the road a hundred yards or so, when they came suddenly upon a ramshackle old carryall, which was hitched to a tree.

While Ike Knee unhitched the horses the constable boosted the boys into the back seat, and crowded in alongside of them.

Ike and the other man got on the front seat. Then Ike picked up the reins and drove off rapidly down the road.

"What's your name?" demanded Nick Decker, once they were started.

"Hal North," replied our hero, sulkily.

"Aur your chum's?"

"Terry Thomas."

"Whar ye from?"

"Tennessee."

"You're a couple of runaways, I suppose?"
Hal was silent.

"Speak!" roared the constable.

"I don't know what you call runaways. We are both orphans. We have no people nor no homes."

"Whar you been livin'?"

"We lived with a man in Memphis," replied Hal.

"Did he give you the bounce?"

"Yes."

"Then you have no friends at all?"

"Not a friend on earth," said Hal, bitterly.

The constable burst out with his "Haw-haw-law!" again.

"Just the kind we want!" he cried. "The very ort! Hey, Ike Knee?"

"That's what," replied Ike, shortly.

It seemed to Hall that there was a touch of pity in his voice.

But Ike Knee made no protest—merely cracked his whip and urged the horses on the faster.

Hal meant what he said, and believed that he spoke the truth, and yet, after all, he was mistaken.

He had one friend in the State of Mississippi, unknown to himself, and that friend was thinking of him then.

It was Netta Crofut, the pretty girl, whose life he had saved.

Hal was to learn what this meant later.

Although very close-fisted, Netta's father was a man of much importance in this section, being the richest planter for miles around.

The ride continued until some five miles had been covered, when the carryall rattled into a small town, stopping in front of a low building with barred windows—evidently a jail.

Hal and Terry were taken inside.

They were received by a dirty-faced man, who sat in a little office.

He entered their names in a big book and led them to a cell, locking them in.

Hal made his little protest again.

The jailer, however, did not even answer him.

TIMELY TOPICS

Frank Kramer's performance in the three-mile open professional race featured the afternoon's cycling sport at the Newark Velodrome May 14. Kramer rode a splendid race, taking first honors from a field of more than fifty starters. He led Alfred Grenda, of Australia, to the tape by five lengths. Reggie McNamara was third. Arthur Spencer, of Toronto, surprised the fans by defeating Joe Fogler, the Brooklyn veteran. Spencer took two out of three heats, winning the last two, after Fogler had won the first one.

While riding on the train from Delta to Redding, Cal., Mrs. Frank Brown, looking from a window, saw a body on the bank of the Sacramento River. She screamed and said "There's my boy!" The train was stopped and Frank Brown, the husband and father, stepped to the rocks and identified the remains as those of his son Jesse, seventeen years of age, who disappeared from home Feb. 22. Relatives hunted for two weeks and then gave up the search. No surmise can be made as to how he met his death in the river, except that he fell in while walking on the bank to avoid being seen.

While there has never been an instance in which the president and the vice-president chosen with him have both died in the course of the term for which they were chosen, this came very near happening in the term for which Harrison and Tyler were elected. When Tyler was serving as president after the death of Harrison he had an extremely narrow escape from death by the explosion of the big gun Peace-maker on the steamer Princeton, February 28, 1844, which killed two members of Tyler's cabinet—Secretary of State Abel P. Upshur and Secretary of the Navy Thomas W. Gilmer—and David Gardiner, the father of Tyler's second wife.

All owners of forest or other land in Germany that is not being used for agricultural purposes are to be compelled to open up their property for the purpose of affording pasture to cattle and swine, according to an order issued by the Federal Council on April 13 and reported in the Frankfurter Zeitung. The authorities are also empowered to oblige these landowners to erect the pens and shelters necessary to care for their animal guests, but they will be recompensed for this work. The pasture is to be free to the persons or societies needing it. Furthermore, the people are to be permitted to clean up such forest and similar unused lands in search of litter for bedding for their livestock.

Owing to the high price of ebony the manufacturers of pianoforte keyboards have been searching for a long time for a cheap substitute with a grain close enough to take the necessary polish. At last it was found that our native dogwood could be stained, oiled and polished until it equaled ebony both in appearance and utility. The wood, which comes in all sizes, is sawed into strips an inch square and eight

to twenty inches long. The strips are piled up cob-house style, out of doors, where they remain until thoroughly seasoned. The development of this industry has given employment to a considerable number of people, and has also permitted of the cutting of trees which were formerly considered to be of little or no value.

A pig was the unique initiation fee which Walter Miller, Jr., paid to join the Knights of Phythias Lodge, Albany, Ore. So, as the result of an offer and an acceptance in a joking spirit, the lodge now has a good hog, which is worth more than the customary initiation fee. Miller had expressed a desire to join the lodge and was signing an application for membership when he asked the amount of the initiation fee. "I've got a lot of good hogs and will trade you one of them for my initiation fee," he remarked jokingly, and members of the lodge promptly accepted the offer. He volunteered later to keep the hog and feed it free of charge until the lodge desired to sell it, and this he is doing.

"Do you know," asks William T. Perkins in the World's Work, "that Nome, Alaska, is 300 miles west of Honolulu? Do you know that Alaska has two and a half times as much coast line as the rest of the United States?" The "panhandle" of Alaska includes 1,000 miles of inland sea, protected by a range of islands. The Yukon carries as much water as the Mississippi. It rises within thirty miles of the Pacific, and travels 3,000 miles to Behring Sea. The mouth of the Yukon is ninety miles wide. As in the Amazon's mouth, you may ascend it on a clear day and see no shore. From Cape Prince of Wales, American soil, you can see Asia across only thirty-two miles of Behring Strait. Seven railways are in operation or being constructed. The most famous is the Skagway-Yukon connecting-link of 140 miles. Alaska's canned-salmon output is estimated this year at \$10,000,000.

The San Blas Indians occupy the north coast of the Republic of Panama from a point a few miles west of the Gulf of San Blas to Cape Tiburon, on the Colombian frontier, and are well known to dwellers in the Canal Zone, which they frequently visit, but are by no means inclined to receive visits in return. They have resolutely maintained their independence, preserved their territory from foreign exploitation, and kept their blood and racial characteristics pure. They keep up the custom of requiring the traders who visit their coast to return to their ships at sundown. There has been friction of late between the Indians and the Panama Government, and consequently the former are at present flying the Colombian flag. The President of Panama made a special trip of conciliation to the San Blas coast last spring, but most of the Indian chiefs refused to receive him. A result of this trip, however, was the establishment of a custom house on one of the islands of the gulf, where all trading boats must clear, and this will give the government a stronger hold upon the tribesmen.

FAME AND FORTUNE

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GOOD CURRENT NEWS ARTICLES

A wealthy widow in a small North Dakota town will place a granite memorial over the grave of her favorite cat. She placed the order with P. N. Peterson, Cedar street, St. Paul, Minn.

Work has been stopped in the German nitrate field in the Taltal district, Chili, on account of lack of bags, which are imported from India. Operations in other German fields probably will be suspended soon.

In Benares, India, there has been for many years a temple for the reception of monkeys, and it is one of the most costly buildings there. The followers of Brahma hold this animal sacred and worship it as a deity.

The thickness of armor on modern warships is truly astonishing. The side armor of a first-class battleship usually varies from sixteen and a half inches thick at the top of the belt to nine and a half inches at the bottom. The gun turrets are often protected by armor from fifteen to seventeen inches thick.

A search of twenty years by a heart-broken mother and sister came to an end at the West Virginia penitentiary at Moundsville when Benton Amos, who was serving a seven-year term for burglary committed in this city, was found. They reached his bedside a few hours before he died.

Lake George's whistling well, near St. Cloud, Minn., a curious freak of nature that is as yet unexplained by the professors at the university, again is in the limelight. A farmer living in the immediate neighborhood has written to the county officials asking if something can be done to make the well stop its peculiar noise.

The mourning color varies, and is not the same in all countries. The more civilized nations use black for mourning. In Italy the women don white garments to show their grief, and the men clothes of a brown hue. In China white is used for mourning by both sexes. In Turkey, Syria, Cappadocia, and Armenia, celestial blue is the tint chosen. In Egypt,

yellowish brown, the hue of the dead leaf, is deemed proper; and in Ethiopia the negro natives wear gray as the emblem of mourning. All these colors are symbols. White symbolizes purity, an attribute of our dead; the celestial blue, that place of rest where happy souls are at peace; the yellow or dead leaf tells that death is the end of all human hope, and that man falls as the autumn leaf; and gray whispers of the earth to which all return. The Syrians considered mourning for the dead an effeminate practice, and when they grieved they put on women's clothes, as a symbol of weakness, and as a shame to them for lack of manliness. The Thracians made a feast when one of their loved ones died, and every method of joy and delight was employed. This means that the dead had passed from a state of misery into one of felicity. Black was introduced as mourning by Anne of Brittany, the Queen of Charles VIII. of France. Before that the French queens wore white mourning, and were known as white queens.

GRINS AND CHUCKLES

Photographer—Look pleasant, please. Victim—I guess you'll have to move that "Terms Cash" sign.

She—Do you love me for myself alone? He—Yes, and when we are married I don't want any of the family thrown in.

Wife—Mr. Whistler seems a very sensible fellow. Husband—Oh, pshaw! He doesn't know enough to ache when he is in pain.

"Pop!" "Yes, my son." "I know why people walk in their sleep." "You do? Why is it?" "Because their feet don't go to sleep."

Reilly—Pat was drowned yesterday. Fitzpatrick—Couldn't he swim? Reilly—Yes, but he was a union man. He swam for eight hours and then quit.

Kind Lady—I have a book at home on 'Self-help' which I think you— Beggar—No use. I peddled it for two weeks, an' didn't make a dollar.

Snyder—Where did you get these matches, or rather what kind are they? Simpkins—They are slow matches, and I got them yesterday when I was in Philadelphia.

"Fred, dear, why are some women called Amazons?" "Well, my dear, you remember our geographies said the Amazon has the largest mouth—" But she went out and slammed the door before he could say any more.

"It was simply a question of veracity between us," said the oldest inhabitant. "He said I was a liar, and I said he was one." "Humph!" retorted the village postmaster. "That's the first time I ever heard either of you speak the truth."

"So you're engaged! Good work, old man! Is she pretty?" "Pretty! Say, if that girl ran for the Presidency of the United States, there wouldn't be a woman vote for her!"

THE FIRST OFFENSE.

By D. W. Stevens

In the cheerful dining room of my bachelor friend Stevenson, a select party was assembled to celebrate his birthday. A very animated discussion had been carried on for some time as to whether the first deviation from integrity should be treated with severity or leniency.

Various were the opinions, and numerous the arguments brought forward to support them.

The majority seemed to lean to the side of "Crush all offenses in the bud," when a warm-hearted old gentleman exclaimed:

Depend upon it, more young people are lost to society from a first offense being treated with injudicious severity than from the contrary extreme.

Not that I would pass over even the slightest deviation from integrity, either in word or deed—that would certainly be mistaken kindness; but, on the other hand, neither would I punish with severity an offense committed perhaps under the influence of temptation—temptation, too, that we ourselves may have thoughtlessly placed in the way, in such a manner as to render it irresistible.

For instance, a lady hires a servant; the girl has hitherto borne a good character, but it is her first place, her honesty has never yet been put to the test.

Her mistress, without thinking of the continual temptations to which she is exposing a fellow creature, is in the habit of leaving small sums of money, generally copper, lying about in her usual sitting room.

After a while she begins to think that these sums are not always found exactly as she left them.

Suspicion falls on the girl, whose duty it is to clean the room every morning.

Her mistress, however, thinks she will be quite convinced before she brings forward the accusation.

She counts the money carefully at night, and the next morning some is missing.

No one has been in the room but the girl; her guilt is evident.

Well, what does her mistress do?

Why, she turns the girl out of her house at an hour's notice; cannot, in conscience, give her a character; tells all her friends how dreadfully distressed she is; declares there is nothing but ingratitude to be met with among servants; laments over the depravity of human nature; and never dreams of blaming herself for her wicked—yes, it is wicked—thoughtlessness in thus constantly exposing to temptation a young, ignorant girl; one, most likely, whose mind, if not enveloped in total darkness, has only an imperfect twilight knowledge, whereby to distinguish right from wrong.

At whose door, I ask—continued he, waxing warmer—will the sin lie, if that girl sinks into the lowest depths of vice and misery?

Why, at the door of her who, after placing temptation in her very path, turned her into the pitiless world, deprived of that which constituted her only means of obtaining an honest livelihood—her character; and that without one effort to reclaim her, without affording a single opportunity of retrieving

the past, and regaining by future good conduct the confidence of her employer.

There is, I fear, too much truth in what you say, remarked our benevolent host, who had hitherto no part in the conversation, and it reminds me of a circumstance that occurred in the earlier part of my life, which, as it may serve to illustrate the subject you have been discussing, I will relate.

In the outset of my business career, said he, I took into my employment a young man to fill the situation of under clerk, and according to the rule I had laid down, whenever a stranger entered my office, his duties were of a nature to involve as little responsibility as possible until a sufficient time had elapsed to form a correct estimate of his character.

This young man, whom I shall call Smith, was of a respectable family.

He had lost his father, and had a mother and sisters in some measure dependent upon him.

After he had been a short time in my employment, it happened that my confidential clerk, whose duty it was to receive the money from the bank for the payment of wages, being prevented by an unforeseen circumstance from attending at the proper time, sent the sum required by Smith.

My confidence was so great in my head clerk, who had been long known to me, that I was not in the habit of regularly counting the money when brought to me; but as on this occasion it had passed through other hands, I thought it right to do so.

Therefore, calling Smith back as he was leaving my counting-house, I desired him to wait a few minutes, and proceeded to ascertain whether it was quite correct.

Great to my surprise and concern on finding that there was a considerable deficiency.

"From whom," said I, "did you receive this money?"

He replied: "From Mr. ——," naming my confidential clerk.

"It is strange," said I, looking steadily at him. "But this money is incorrect, and it is the first time that I have found it so."

He changed countenance, and his eye fell before mine; but he answered with tolerable composure, "that it was as he had received it."

"It is vain," I replied, "to attempt to impose upon me, or to endeavor to cast suspicion on one whose character for the strictest honesty and undeviating integrity is so well established. Now, I am perfectly convinced that you have taken this money, and that it is at this moment in your possession; and I think the evidence against you would be thought sufficient to justify me in immediately dismissing you from my service. But you are a very young man; your conduct has, I believe, been hitherto perfectly correct, and I am willing to afford you an opportunity of redeeming the past. All knowledge of this matter rests between ourselves. Candidly confess, therefore, the error of which you have been guilty, restore what you have so dishonestly taken; endeavor by your future good conduct to deserve my confidence and respect, and this circumstance shall never transpire to injure you."

The poor fellow was deeply affected.

In a voice almost inarticulate with emotion he acknowledged his guilt, and said that, having frequently received the money without counting it, on

being entrusted with it himself the idea had flashed across his mind that he might easily abstract some without incurring suspicion, or at all events without there being sufficient evidence to justify it; that, being in distress, the temptation had proved stronger than his power of resistance, and he had yielded.

"I cannot now," he continued, "prove how deeply your forbearance has touched me; time alone can show that it has not been misplaced."

He left me to resume his duties.

Days, weeks and months passed by, during which I scrutinized his conduct with the greatest anxiety, while at the same time I carefully guarded against any appearance of suspicious watchfulness, and with delight I observed that so far my experiment had succeeded. The greatest regularity and attention—the utmost devotion to my interests—marked his business habits, and this without display; for his quiet and humble deportment was from that time remarkable.

At length, finding his conduct invariably marked by the utmost openness and plain dealing, my confidence in him was so far restored that, on a vacancy occurring in a situation of greater trust and emolument than the one he had hitherto filled, I placed him in it, and never had I the slightest reason to repent of the part I had acted toward him.

Not only had I the pleasure of reflecting that I had, in all probability, saved a fellow creature from a continued course of vice and consequent misery, and afforded him the opportunity of becoming a respectable and useful member of society, but I had gained for myself an indefatigable servant—a faithful and constant friend.

For years he served me with the greatest fidelity and devotion. His character for rigid, nay, even scrupulous honesty, was so well known that "as honest as Smith" became a proverb among his acquaintances.

One morning I missed him from his accustomed place, and upon inquiry learned that he was detained at home by indisposition.

Several days elapsed, and still he was absent; and upon calling at his home to inquire after him, I found the family in great distress on his account.

His complaint had proved typhus fever of a malignant kind.

From almost the commencement of his attack he had, as his wife (for he had been some time married) informed me, lain in a state of total unconsciousness, from which he had roused only to the ravings of delirium, and that the physician gave little hope of his recovery.

For some days he continued in the same state: at length a message was brought to me, saying that Mr. Smith wished to see me; the messenger adding that Mrs. Smith hoped I would come as soon as possible, for she feared her husband was dying. I immediately obeyed the summons.

On entering his chamber I found the whole of his family assembled to take farewell of him they so tenderly loved.

As soon as he perceived me he motioned for me to approach near to him, and taking my hand in both of his, he turned towards me his dying countenance, full of gratitude and affection, and said:

"My dear master, my best earthly friend, I have sent for you, that I may give you the thanks and other

blessing of a dying man for all your goodness to me. To your generosity and mercy I owe it that I lived useful and respected, that I die lamented and happy. To you I owe it, that I leave to my children a name unsullied by crime, that in after years the blush of shame shall never tinge their cheeks at the memory of their father.

Then turning to his family, he said:

"My beloved wife and children, I entrust you without fear to the care of that Heavenly Parent who has said: 'Leave the fatherless children unto Me, and I will preserve them alive, and let thy widows trust in Me.' And you, my dear master, will, I know, be to them as you have been to me—a guide, protector and friend."

That, continued the kind old man, looking on us with glittering eyes, though mixed with sorrow, was one of the happiest moments of my life.

As I stood by the bedside of the dying man, and looked around upon his children growing up virtuous, intelligent, and upright, respecting and honoring, as much as they loved, their father; when I saw his wife, though overcome with grief for the loss of a tender and beloved husband, yet sorrowing not as one without hope, but even in that moment of agony deriving comfort in the belief that she should meet him again in that world where—

"Adieu and farewells are a sound unknown," when I listened to his fervent expressions of gratitude, and saw him calmly awaiting the inevitable stroke, trusting in the mercy of God, and at peace with his fellow-men; and when I thought of what the reverse of all this might have been—crime, misery, a disgraceful and dishonored life, perhaps a shameful and violent death, had I yielded to the first impulse of indignation, I felt a happiness which no words can express.

My friends, I am an old man. During a long and eventful career in business, I have had intercourse with almost every variety of temper and disposition, and with many degrees of talent, but I have never found reason to swerve from the principle with which I set out in life; to "temper justice with mercy."

Such was the story of our friend, and I believe there was not one in that company but returned home more disposed to judge leniently of the failings of his fellow creatures, and as far as lay in his power to extend to all who might fall into temptation, that mercy which, under similar circumstances, he would wish shown to himself, feeling "that it is more blessed to save than to destroy."

Increased manufacture of motor cars in Japan is indicated by the import figures for 1915 compared with those for 1914, as reported by the Japan Daily Mail. The total from foreign sources in 1915 was twenty-six cars, valued at \$30,595, while in the preceding year the imports were seventy-nine cars, valued at \$106,420. The newspaper says the native cars are now well made and are produced at low prices, thus affecting the imports of higher-priced foreign cars. The sources of the cars imported in 1915 were: Great Britain, four machines, valued at \$8,721; United States, ten, valued at \$15,798; other countries twelve, valued at \$6,076.

NEWS OF THE DAY

A SUBMARINE MOWER.

To clear off water lilies, reeds and the weeds which habitually overrun shallow lakes, an Ohio experimenter has recently brought out a marine mower, which is described in Popular Mechanics. It is operated by a gasoline engine and moved from place to place by boat. The sickle on the contrivance much resembles that on the ordinary farm mower, and is suspended beneath the boat by means of suitable rods. A gasoline engine of the type used for driving rowboats furnishes power for the sickle through the aid of a connecting shaft.

SUGAR CARDS IN ENGLAND.

Sugar cards have been issued to the 25,000 members of the Sheffield and Eccleshall Cooperative Society. Before sugar can be bought at any of the stores the card, which bears the member's name and number, must be presented. When the quantity bought weekly is half the normal quantity in peace times a record is made on the card. Non-members are not supplied.

The system has been adopted by other societies and is proving most successful in husbanding supplies.

Speaking of the likelihood of the card system being extended to other articles T. Walton, the general manager, said that his board felt that it would be necessary before very long if supplies diminished as they were doing week by week. Cards for all food might soon be in use.

FORT BLISS HAS TWO INCENDIARY FIRES

General George Bell, Jr., commanding officer of Fort Bliss, ordered on instructions from General Funston, a rigid investigation of two mysterious fires at the army post late the other night. Army officers at first scouted the theory of incendiarism, but changed their minds after preliminary investigations.

The first fire started shortly after 9 p. m. in the big storehouse of the camp, where huge supplies of clothing had been stored. The fire made such rapid headway that an alarm was sent to local fire headquarters. After the department responded it was found the hose connections of their lines would not fit the army hydrants. The storehouse and its contents, valued at many thousands of dollars, were a complete loss.

While this blaze was occupying everybody's attention, smoke burst from the cavalry stables half a mile away. By the hardest kind of work the soldiers succeeded in rescuing all but three fine mounts.

WALKING HILLS.

In the eastern portion of the Colorado Desert, in Southern California, is a chain of hills nearly a hundred miles long which are known as the "Walking Hills." These hills, which are 200 and 300 feet high, are constantly advancing across the plain.

The desert is about a hundred miles wide at this point, and it is, for the most part, a level plain devoid of vegetation. Across this plain continually

blows a strong wind, always in the one direction—from the west. Some time in the distant past, at some point far to the westward, the sands which advance before the stiff breeze of the desert began piling up, and this great chain of hills had its beginning. Then they began their journey across the desert plain.

The hills are always advancing. The wind, which is constantly adding to their height by bringing new material, also cuts away the sand from the western slope and shoots it over the hill, where it falls upon the eastern slope. Thus, as fast as one side is eaten away the other side is built to and the hill is moved slowly eastward.

A little more than twenty-five years ago the Southern Pacific Railway Company built its road along the eastern rim of the desert of these hills. At that time they were a long way from the tracks of the road. Now they have advanced to the tracks and threatened to bury them, and the company will be obliged to change the roadbed, either moving further to the east or else swinging around the chain and bringing the road along the western side. In either case a large section of the road will have to be entirely rebuilt.

TROUT CHOKES KINGFISHER.

Greed seems to have wreaked vengeance on an avaricious kingfisher that plied the Yaquina River near Elk City, Ore., according to Wilmer Nelson, who lives on the bank. The boy noticed the bird dive and bring to the surface an unusually large trout. Then ensued a battle royal, the fish trying to escape and the bird trying to swallow its prey. When the kingfisher appeared distressed, the boy went out in a boat, picked up the bird, dead, with the big trout stuck in its gullet.

A NEW TRAINING CAMP.

The Culver Military Academy, of Culver, Ind., is to conduct a training camp from May 15 to 29, and to distribute 200 free scholarships for the camp among the high school boys of Illinois, Indiana, Michigan and Ohio. A similar camp last year was attended by 200 boys, and this year 600 are expected. Special effort is being made to get boys from schools which are contemplating the introduction of military training. The instruction for the camp will be as thorough and as complete as intensive work for the two weeks can make it. Men who saw the boys last year and later saw the training camp at Fort Sheridan felt that the boys, by reason of their impressionable age, attained almost equal proficiency to the older men. Major General Wood visited the camp last year at its close and complimented the boys on their proficiency. Senior cadets of the Culver Military Academy will again be detailed for the instruction and for officering the companies. Colonel L. R. Gignilliat, superintendent of the academy, is an enthusiastic advocate of military training for boys and has suggested that the fair ground possessed by almost every county offers the ideal place.

INTERESTING ARTICLES

HOGS WITH SIX LEGS.

While driving out a number of hogs from a pen on the Rowland ranch, near Puente, Cal., workmen in the employ of L. A. Meredith discovered that one sow was possessed of six legs. The animal has two extra forelegs, perfectly formed, and all six legs are used by the animal in walking. Mr. Meredith says the two extra legs are just inside the "regular" forelegs and are somewhat smaller.

MUSIC BY THE HEAT REGISTERS.

H. E. Thompson, of Brazil, Ind., when he wishes music at his home, presses an electric button on the wall, and from the cold air duct and the registers of the hot air furnace come in succession ten different selections, which are repeated until the electric switch is turned off.

The music is produced by a phonograph arrangement in the basement. A circular table is arranged with ten records around it, all moved by an electric motor beneath the table. In the centre of the table, pointing upward into the air duct, is a large plaster-of-paris horn, which is connected with the reproducing mechanism. After a record is played a cork roller carries the needle to the next record.

PAPER COAL.

The problem of supplying the soldiers of Italy with fuel while they are battling up in the mountains wholly bare of wood is being met by patriotic girls and boys at home. Which shows, too, that the ingenuity of the Germans in solving acute domestic and military problems is matched, at least in this instance, in Italy. The new fuel, in the preparation of which thousands of children are concerned, is called "coal paper," though "paper coal"

You know that paper can be compressed to such a solidity that car wheels have been made from it. Such a consistency of material should burn like coal, and, though information is lacking as to the specific quality of the emergency "coal," the compression is sufficient to render it excellent slow-burning fuel.

In all the big cities of Italy there have been organized bands of boys and girls who go round and collect all the papers they can find. These are brought to establishments where other boys and girls, under the direction of women teachers, turn these papers into solid rolls and sections, afterwards cut into chunks.

These are packed into individual bags and distributed among the soldiers in the bleak mountains. In case a soldier desires to have a little hot soup or coffee he takes out three or four pieces of "coal paper" and his hot meal is soon ready.

HOW PINS ARE MADE.

Pins may be bought so cheaply that we sometimes wonder what is the process of manufacture which makes it possible to sell them at so low a price. The manufacture is performed upon a very rapid scale. The entire process is mechanical and automatic. In fact, up to the time of polishing—which is the last

process before selling—there is not a single hand operation in pin manufacture.

The machine which makes pins is fed from a long reel of wire. This wire is caught and drawn across a board upon which it is straightened, and from which the pin lengths are cut off by a falling knife. As the cutter rises, the end of the wire is struck by an automatic hammer, and thus is flattened into a head. The pin then drops into a plate, so grooved as to catch and hold it firmly, head upward, in such a position that the end opposite the head is held against a grinding roller. From this roller it comes away well sharpened. When this is done, the pin slips from the grooved plate into the box placed to receive it.

All this is done more rapidly than it can be told. The pins fall from the machine in a constant stream. One might watch the movement of a pin-making machine ever so closely and it is doubtful whether his eye could move with sufficient quickness to catch its every operation as it runs at regular speed.

From the box into which the machine drops them the pins are taken, and, after being chemically treated and covered with a tin coating, they are polished, arranged in paper, and placed on the market.

In the United States the principal manufacturing State is Connecticut. During the last fifty years the industry has grown in this country from four factories to an annual output of over fifty million gross of pins. Of these, over forty-seven million gross are of the common flat-headed variety.

The pin is of ancient origin. Aboriginal people fastened garments and cloth together with pins made of thorns and the bones of fishes. Later rude metal pins came to be made by hand, preceding the day of the machine-made product.

QUEER HAPPENINGS.

"Fannie Smart," mongrel-hen, belonging to A. T. Hunt, of Bayonne, lays two eggs nearly every day.

Francis Shields and Thomas Farrell, firemen, dismissed for being under influence of drink. Shield said he was marooned on Barren Island and drank to prevent a cold.

Young folks of South Presbyterian Church, Montclair, are to give a mile of pennies (about \$900) to new building fund.

Paul H. Haffer was found guilty in Tacoma, Wash., of libelling George Washington by calling him "inveterate" drinker."

Former Governor Hadley, of Missouri, in deposition filed in Chicago, criticises portrait of himself painted by Mrs. Samantha I. Huntley because she painted a green tie when he desired blue polka-dot. He also testified the lower lip protruded so that it was almost pendulous.

Norman Jobes, of New Brunswick, N. J., says he fought fish hawk at Manaplan Lake and won a two-pound pike the bird had captured.

Teased because his long hair had been clipped, Joseph Kornstein, twelve years old, runs away from

Orange, N. J., declaring he won't return until locks have grown.

Frank Ruttinger, a painter, fell more than 100 feet from top of smokestack in North Bergen, N. J., and escaped with sprained ankle.

Boarder auctioned off furniture in home of Mr. and Mrs. Charles Curtis, No. 163 Mercer street, Jersey City, and fled with \$17, the proceeds.

Wildcat which escaped from Bronx Park Zoo Thursday, was caught in top of tree in Botanical Garden greenhouse.

ORIGIN OF THE CURFEW BELL.

So many towns ring the curfew bell to warn the young folk that 9 o'clock p. m. must find them at home, it is interesting to know that the curfew bell originated in England in the time of William the Conqueror. A "curfew" was a fire cover of metal, shaped like a hood with a handle by which it was lifted. It had an opening on one side and was about ten inches in height. Because fires in early days were made on larger open hearths, the smoke escaping through a rude chimney or even through a hole in the roof, fire risk was great. It was ordered that every householder before retiring must cover his fire with a couve-feu, meaning "cover the fire." He scraped the embers together at the back of the hearth, putting the cover over them, the open part close against the chimney.

A bell was rung in the market place at an early hour every night as a signal that people must extinguish their fires and go to bed. The term "curfew" was associated with the ringing of the bell. But in William the Conqueror's time a curfew was nothing more poetical than a plain metal fire extinguisher.

BIGGEST RESERVOIR IN THE WORLD.

Work was completed recently on the Elephant Butte dam, a United States reclamation service project which, by damming the Rio Grande River, forms the greatest storage reservoir in the world. Construction began five years ago. The reservoir will feed an irrigation system that will water 185,000 acres of land in New Mexico, Texas and Mexico.

The dam locks a canyon of the Rio Grande, 120 miles north of El Paso. It is the fifth of the government's big irrigation projects and will store the entire flow and flood of the river.

The reservoir will hold 115,000,000,000 cubic feet of water, which reclamation service experts say, would cover the State of Delaware to a depth of two feet.

The dam stands 318 feet high and is 1,674 feet long. It provides a roadway across the canyon sixteen feet wide and at its base is 235 feet thick.

Territory to be irrigated by the reservoir lies in four valleys. For each of these a diversion dam and main canals are being constructed. Twenty-five thousand acres of the land is on the Mexican side of the river near Juarez. More than half of it is virgin, with a small acreage owned by the government.

The government, before beginning construction of the dam, laid out a town equipped with modern conveniences, such as electric lights, water and sewerage, stores, schools, hospitals, hotels and a

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theatre. At times as many as four thousand persons lived in the town, whose government was entirely under the jurisdiction of the engineers. A railway was constructed through thirteen miles of rough country to connect the camp with a main line railroad.

MEN BLINDED IN WAR ARE TAUGHT TRADES

Fifty-one soldiers who have suffered perhaps the worst injury possible in war—blindness—have been taught to support themselves despite their handicap at St. Dunstan's Hostel, Regents Park, during the first year's work of the institution. St. Dunstan's was donated by Otto Kahn, of New York, for this work.

The work has been largely done by the instruction of blind tutors, for it has been found that a newly blinded man is inspired to greater efforts under the supervision of a teacher similarly handicapped who undergoes the same difficulties and appreciates to the same degree the difficulty of the task.

The fifty-one men who left the hostel after receiving courses of instruction had learned one or more of the following occupations—boot repairing, mat making, net making, basket making, joinery, poultry farming and market gardening. In addition typewriting, Braille shorthand and massaging are taught.

The hostel started on March 26, 1915, with fourteen blinded soldiers. It has grown until there are now at St. Dunstan's or at annexes at Brighton and Torquay 140 non-commissioned officers and men. These include seven Australians and New Zealanders and seven Canadians. In addition ten blinded officers live at 21 Portland place, which was placed at the disposal of the committee in charge of the hostel by Sir John and Lady Stirling-Maxwell.

In typewriting the blind soldiers have showed great proficiency. The typewriting test, to write a page of descriptive matter and a long business letter at a fair rate of speed without a mistake, has been passed by eighty-three of the pupils. A typewriter is presented to men who pass this test. A typewriter company, after consultation with the most expert teachers of the blind, has constructed special machines for blind men.

Six men, besides one officer, have learned to be masseurs and to these are offered positions in military hospitals, where they receive lodging, attendance and about \$13 a week.

The work of St. Dunstan's extends beyond the mere instruction of blind men, however, for each man receives free of charge when he leaves the tools of his trade and is helped to settle in a good locality.

T. H. Martin, an expert in work for the blind, will be in charge of the department which keeps in contact with men who have left the hostel. The blind men will be supervised to see that their work does not deteriorate and they will receive raw materials and their finished product marketed. Masseurs and shoemakers will receive steady employment.

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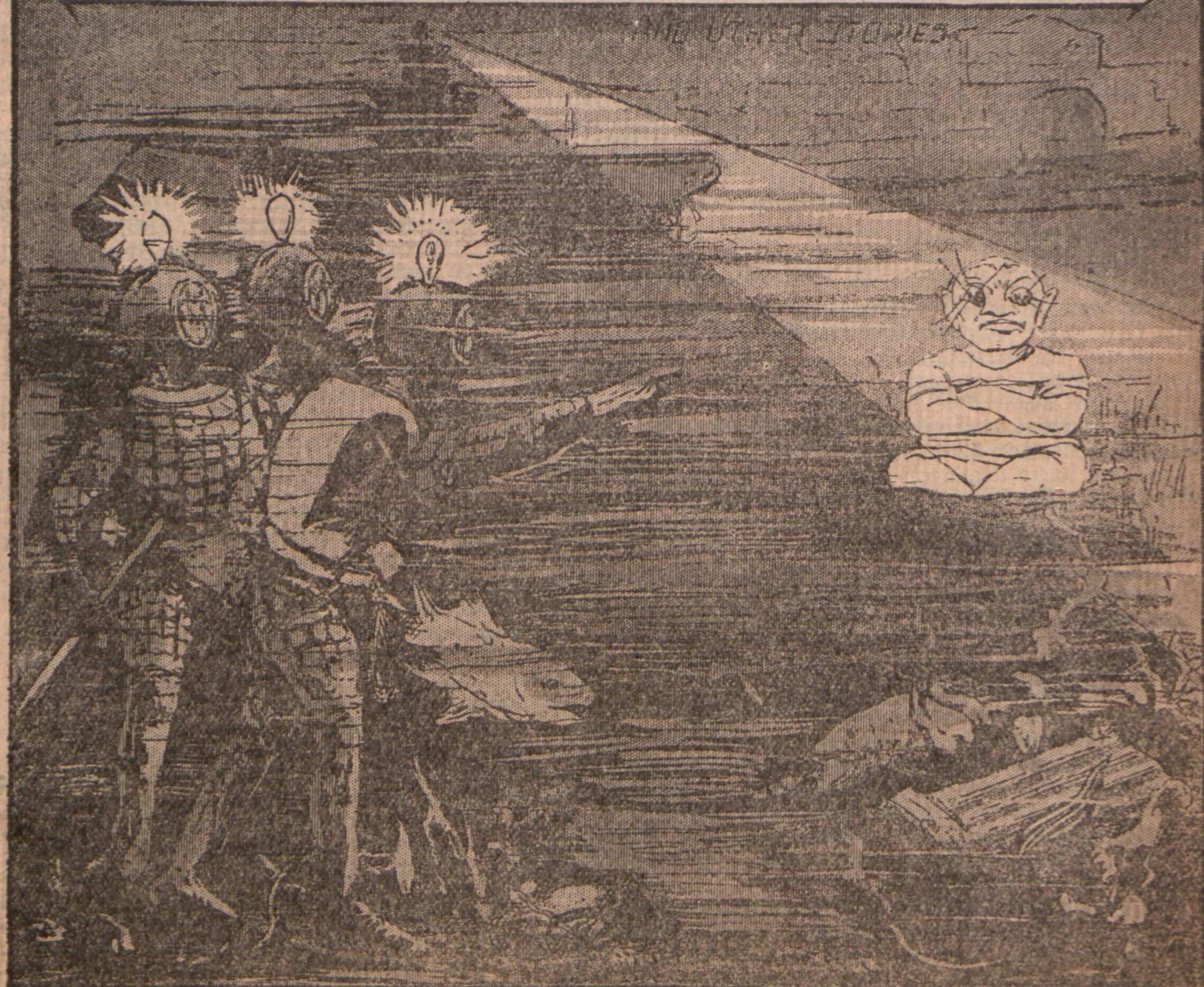
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